

# FACTS

## WHAT DOES LANDMARK COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?

|              |   |
|--------------|---|
| <b>Why?</b>  | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.  |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number, Name, Address, Home phone number,</li> <li>■ Account balances, payment history, income, credit history, account transactions</li> <li>■ Non-public information you give us on an application or other forms such as</li> <li>■ Business phone number, E-mail address, cell phone number, and date of birth</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Landmark Community Bank chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Landmark Community Bank share? | Can you limit this sharing? |
|--|-------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                 | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes                                 | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                                 | Yes                         |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | No                                  | We don't share              |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | No                                  | We don't share              |
| <b>For our affiliates to market to you</b>   | No                                  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | Yes                                 | Yes                         |

|                             |   |
|-----------------------------|---|
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 763-753-7602 |
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### Mail-in Form

|  |   |   |
|--|---|---|
| <p><b>Leave Blank OR</b><br/>[If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below]</p> <p><input type="checkbox"/> Apply my choices only to me]</p> | To limit sharing check the box below, complete the Mail-in Form, and mail it to the address provided.                         |   |
|  | <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. |   |
|  | Name  |   |
|  | Address   |   |
|  | City, State, Zip  |   |
| [Account #]  |   | <p><b>Mail to:</b></p> <p>Landmark Bank<br/>5909 167<sup>th</sup> Ave<br/>NW, Ramsey MN,<br/>55303-3785</p> |

| What we do  |  |
|---|--|
| <b>How does Landmark Community Bank protect my personal information?</b>                  | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to information about you to those employees who need to know that information to provide products or services to you.</p>   |
| <b>How does Landmark Community Bank collect my personal information?</b>                  | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | <p>Your choice will apply to everyone on your account unless you tell us otherwise.</p>  |
| Definitions   |  |
| <b>Affiliates</b>   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Landmark Community Bank does not share with our affiliates.</i></li> </ul>  |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>'Nonaffiliates we share with can include Landmark Investment Services</i></li> </ul>  |
| <b>Joint marketing</b>  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include Landmark Investment Services.</i></li> </ul>  |
| Other important information   |  |
|   |  |