

FACTS**WHAT DOES COMMUNITY BANK MANKATO
DO WITH YOUR PERSONAL INFORMATION?**

Why?	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.
What?	<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"> - Your social security number; - Your income and assets; and - Your account balances, payment history, and credit history. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	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 Community Bank Mankato chooses to share; and whether you can limit this sharing.

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

Questions?	Call (507)-625-1551
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Who we are	
Who is providing this notice?	Community Bank Mankato
What we do	
How does Community Bank Mankato protect my personal information?	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.
How does Community Bank Mankato collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or apply for a loan - Make deposits or withdrawals for your account - Show your government-issued ID - Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:</p> <ul style="list-style-type: none"> - Community Insurance - St. Andrews Title and Exchange
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Community Bank Mankato does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - Community Bank Mankato does not jointly market.