FACTS

WHAT DOES RIVERWOOD BANK

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Account transactions and overdraft historyCredit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 **RiverWood Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does RiverWood Bank 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 888-751-5120 or go to www.riverwoodbank.com

Who we are	Distance in Development of the Control of the Contr		
Who is providing this notice?	RiverWood Bank (with 10 branches located in Central and Northern Minnesota)		
What we do			
How does RiverWood Bank 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.		
	We also maintain other physical, electronic and procedural safeguards to protect information and access is limited to appropriate employees.		
How does RiverWood Bank collect my personal information?	We collect your personal information, for example, when you		
	 Open an account or Apply for a loan Use your debit card or Make deposits or withdrawals Pay your bills 		
	We also collect your personal information from others, such as credit bureaus or other companies.		
Why can't I limit all sharing?	Federal law gives you the right to limit only		
	 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 		
	State laws and individual companies may give you additional rights to limit sharing.		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Great River Holding Company.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
	RiverWood Bank does not share with non-affiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
	 Our joint marketing partners may include other banks, insurance companies, or investment and securities companies. 		