

# NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Revised.01.01.10

## ANNUAL PRIVACY POLICY NOTICE

### FACTS

### What Does Bruning State 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul>
<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 Bruning State Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Bruning State 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>	NO	NO
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For non-affiliates to market to you</b>	NO	YES

<b>To limit our sharing</b>	<p>If you want to limit our sharing of your personal information, please mail the form below or call us at 1-800-403-5889 to opt out.</p> <p>Please note: 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 us at 1-800-403-5889.
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### Mail-In Form (if you choose to opt out)

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non- affiliates to market their products and services to me.

Name		<b>Mail to:</b> Bruning State Bank PO Box 100 Bruning, NE 68322-0100
Address		
City, State Zip		
Account Number(s)*		

\*If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me.

Who we are	
Who is providing this notice?	Bruning State Bank
What we do	
How does Bruning State 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.
How does Bruning State Bank collect my personal information?	We collect your personal information for example, when you <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> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 non- affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account – unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>(Bruning State Bank's affiliates include: Bruning State Bank Insurance Agency, Bruning State Bank Trust Department, Bruning State Bank Investment Department, Bruning Real Estate Agency, BrunCO, Bruning Farms LLC, Fence Land Inc, Running M LLC, Feedlot Fencing LLC.)</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>(Bruning State Bank does not share personal information with non-affiliates.)</i>
Joint Marketing	A formal agreement between non- affiliates financial companies that together market financial products or services to you. <i>(Bruning State Bank does not participate in joint marketing with non-affiliates.)</i>

**INSURANCE**  
 Property/Casual  
 Crop  
 Disability  
 Life  
 Automobile  
 Long Term Care  
 Health  
Not FDIC Insured  
 Not a guarantee of the bank  
 Not a deposit of the bank  
 May go down in value

# PRODUCTS AND SERVICES

**AG REAL ESTATE**  
 Real Estate Sales  
 Escrows  
 1031 Land Exchange

**TRUSTS**  
 Power of Attorney  
 Farm Management  
 Estate Management  
 Conservatorships  
 Living Trust  
 Irrevocable Trust  
 Testamentary Trust  
Not FDIC Insured  
 Not a guarantee of the bank  
 Not a deposit of the bank  
 May go down in value

**INVESTMENT**  
 Retirement Planning Service  
 Full-Service Brokerage  
 (including Stocks, Bonds & Mutual Funds)  
 College Savings Account  
 IRAs  
 Health Savings Account  
Not FDIC Insured  
 Not a guarantee of the bank  
 Not a deposit of the bank  
 May go down in value

**LOANS**  
 Revolving Line of Credit  
 Machinery  
 Livestock  
 Commercial  
 Home Mortgages  
 Consumer  
 Leasing  
 Ag Real Estate  
 Commercial Real Estate  
 Home Equity Lines of Credit

**CUSTOMER SERVICE**  
 Money Market  
 Credit/Debit Cards  
 ATM Card  
 Checking/Savings Account  
 Certificate of Deposit  
 IRA  
 Overdraft Protection  
 Internet Banking/Bill Paying

***Come See Us For All Your Banking, Insurance And Investment Needs!***

