

Bruning State Bank

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, means Bruning State Bank.

This is our privacy policy notice for our customers. When we use the words, "you", and "your", we mean the following types of customer:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a (n):
 - Deposit Account
 - Loan Account
 - Credit card account
 - Safe deposit box
 - Insurance policies issued by or through us
 - Financial, investment, or economic advisory services
- All persons who use our trust department
- Former Customers

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms:

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.

An ***affiliate*** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A ***nonaffiliated third party*** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

The Information We Collect

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

The Confidentiality, Security, and Integrity Of Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

Your information and Our Affiliates

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Parties to the transaction
 - Credit card usage
 - Payment history
 - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
 - Social Security Number
 - Assets
 - Income
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Bankers
 - Mortgage bankers
 - Securities broker-dealers
 - Insurance agents

Reasons for Disclosure

We may disclose information about you to our affiliates to provide you with information about additional products and services.

Your information And Other Parties

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

Information About Former Customers

We have the same policy about disclosing information about former customers as we do about current customers.

Your Right To Block Disclosure Of Your Information

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to "opt out." Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service. "If you previously sent us an opt out, then we will apply your instructions to all the information you can now opt out of as described in this disclosure. If you have joint accounts, your previous opt out will also apply to information about other parties to your accounts as described in this disclosure."

If you wish to opt out of the disclosure of your information, you may do so by using any of the following methods:

- Check the appropriate box (es) on the Opt Out Notice that you received with this notice and return it to us at this address:

Bruning State Bank, PO Box 100, Bruning, NE 68322-0100

- Call this toll free number: 1-800-403-5889
- Fill out the Opt Out form on previous page