



FACTS	WHAT DO BREMER BANK, NATIONAL ASSOCIATION AND BREMER INSURANCE AGENCIES, INC. 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 type of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • transaction history and credit history. 	
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 each of the Bremer Companies chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does Bremer 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 to 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	Call us toll-free at 800-908-2265. 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. However, you can contact us any time to limit our sharing.	
To limit our direct marketing	To limit our direct marketing to you by mail, email, or telephone, call us toll-free at 800-908-2265. Please note that we may still contact you as permitted by law even if you choose to limit direct marketing, such as to service your account or provide requested services.	
Questions?	Call us toll free at 800-908-2265 or visit us online at bremer.com/support .	

Who we are

Who is providing this notice? Bremer Bank, National Association and Bremer Insurance Agencies, Inc. (the “Bremer Companies”)

What we do

How do the Bremer Companies 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 do the Bremer Companies collect my personal information? We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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

- 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. See below for more on your rights under state law.

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.

- *Our affiliates include financial companies with a Bremer name, such as Bremer Bank, National Association and Bremer Insurance Agencies, Inc.*

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Bremer Companies do not share with nonaffiliates 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 include credit card and debit card providers.*

Other Important Information

Limitations on Sharing: To the extent that the privacy laws of your state of residence are more protective of your non-public information than federal privacy laws, we will protect your non-public information in accordance with such state law.

For California and North Dakota residents: We will not share information about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by law.

For Vermont residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at bremer.com/support or call 800-908-2265.

For Nevada residents: Nevada law requires us to inform you that you may request to be added to our internal Do Not Call List by contacting us at 800-908-2265 or by writing us at Bremer Service Center, 8555 Eagle Point Blvd, PO Box 1000, Lake Elmo, MN 55042. For more information, contact the Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington St, Ste 3900, Las Vegas, NV 89101; phone: 702-486-3132; email: aginfo@ag.nv.gov.

For Insurance Customers in AZ, CA, CT, GA, IL, MA, ME, MN, MT, NV, NJ, NM, NC, OH, OR, and VA. Laws in these states require us to provide additional disclosures regarding our use of customer information in insurance transactions. We may obtain information about you and any other persons proposed for coverage. This information may come from you and other sources. The information, as well as other personal or privileged information subsequently collected by us, in certain circumstances, may be disclosed to third parties without your consent. You have the right to access and correct the information, subject to legal requirements. You also have the right to receive the specific reason for an adverse underwriting decision in writing. If you wish to exercise your rights or obtain further information about our information practices, please write us at Bremer Service Center, 8555 Eagle Point Blvd, PO Box 2000, Lake Elmo, MN 55042, stating your full name, address, the insurance company, policy number (if relevant).