

<b>FACTS</b>	<b>WHAT DOES NEBRASKALAND NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>
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<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.
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<b>What?</b>	<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"> <li><input type="checkbox"/> Social Security number and account balances</li> <li><input type="checkbox"/> credit history and transaction history</li> <li><input type="checkbox"/> overdraft history and checking account information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons NebraskaLand National Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does NebraskaLand National 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	We do not share
<b>For our affiliates’ everyday business purposes-</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates’ everyday business purposes-</b> information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

<b>Questions?</b>	Call 308-534-2100 or go to <a href="http://www.nebraskalandbank.com">www.nebraskalandbank.com</a>
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<b>What we do</b>	
<b>How does NebraskaLand National Bank protect my personal information?</b>	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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
<b>How does NebraskaLand National Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> deposit money or open an account</li> <li><input type="checkbox"/> apply for a loan or make deposits or withdrawals from your account</li> <li><input type="checkbox"/> use your debit or credit card</li> </ul> <p>We also collect your personal information from other companies such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit my sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> sharing for affiliates' everyday business purposes-information about your credit worthiness</li> <li><input type="checkbox"/> affiliates from using your information to market you</li> <li><input type="checkbox"/> sharing for nonaffiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>NebraskaLand National Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>NebraskaLand National Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>NebraskaLand National Bank does not jointly market.</i></li> </ul>