

BlackRidgeBANK

OUR PRIVACY NOTICE

We are committed to providing you quality products and services while protecting your privacy and security. This Privacy Notice explains what information we collect about you and with whom we share it.

PRIVACY PRACTICES OF THIRD PARTIES

We are not responsible for the privacy policies or practices of any non-affiliated third party. We encourage you to review their privacy policy before providing them with any personally identifiable information. Third parties may collect and use information about you in a way that is different from this Notice.

WHO “WE” ARE

In this Privacy Notice, we, us or our mean:

BlackRidge Financial, Inc. – A bank holding company and the following wholly owned affiliates:

Affiliate means any company that controls, is controlled by, or is under common control with another company.

Lakewood Bank N.A. – a nationally chartered bank

First State Bank of Alexandria – a Minnesota state chartered bank

BlackRidgeBANK – a North Dakota state chartered bank

We have combined our Privacy Notice because you may be a customer of more than one entity.

WHO “YOU” ARE

This Privacy Notice will apply to you if you are a consumer who has a continuing relationship with one or more of us. A consumer is a natural person (not a corporation or other legal entity) whose account covered by this Notice is established for personal, family or household purposes (as opposed to a business purpose).

If you have a joint account with us, you should share this Notice with the persons who share your account. They may not receive a separate Notice. If you have more than one account with us, you may only receive one copy of this Notice.

The practices described in this Notice also apply to our former customers.

WHAT “INFORMATION” IS

The term information as used in this Privacy Notice means non-public personal information. This is a legal term which generally means:

1. Information that can identify you such as your name, address or social security number,
2. that is not publicly available, and
3. that we collect in connection with providing a financial product or service to you.

OUR INFORMATION COLLECTION PRACTICES

In order to provide you with quality products or services, we collect and maintain information about you. This includes personal and financial information which is generally not available to the public. We get this type of information from various sources, including:

- Information you provide to us on applications or other forms, whether in person, by mail, over the telephone or via the Internet. This information may include, for example, your name, address, social security number and date of birth.
- Information we learn through your financial transactions with us. This may include information on your account balance, transaction history, and account usage.
- Information we receive from a credit reporting agency (credit bureau), if applicable. This may include your credit score and credit history.
- Information we receive from our affiliates and from non-affiliated third parties, relating to their transaction experience with you.

INFORMATION WE SHARE WITH AFFILIATES

We may share information derived from transactions we conduct on your behalf with affiliates. Under Federal law, you may not opt-out of disclosure of this information.

We may also share information you provide directly to us on applications or forms, or information we receive from credit reporting agencies or other companies, related to your credit worthiness or payment history for servicing or processing a financial product or service requested by you. You may not opt-out of the disclosure of this information.

INFORMATION WE SHARE WITH SERVICE PROVIDERS

We may disclose information we collect from you to companies and affiliates that perform services on our behalf such as preparing and mailing statements or responding to customer inquiries. We are permitted by law to disclose this information when our contract with these service providers specifies that:

- *Our vendors must abide by applicable privacy laws and reflect our commitment to the confidentiality of your information.*
- *All information disclosed is to be used only for the purpose for which it was originally intended.*

INFORMATION WE SHARE WITH NON-AFFILIATED THIRD PARTIES

We do not disclose any information about you to non-affiliated third parties, except as permitted by law. These disclosures include but are not limited to sharing nonpublic personal information:

- *When we have received your prior consent.*
- *When necessary to complete a transaction you have initiated, such as a credit or debit card purchase.*
- *With a reputable credit bureau or similar consumer reporting agency.*
- *As authorized or required by law or in response to the judicial process.*

OUR DATA SECURITY PROCEDURES

We restrict access to non-public personal information about you to those persons who need to know that information in order to provide products or services to you. Our employees are trained about the importance of maintaining confidentiality and customer privacy. We maintain physical, electronic, and procedural safeguards to guard your non-public personal information.

CHANGES TO THIS NOTICE

We may make changes to this Privacy Notice at any time. If we do, we will provide you with a notice of such changes as required by law. This Notice replaces any other previous Privacy Notice about our customer information sharing practices.

COMPLIANCE WITH STATE LAW

We will comply with more restrictive state laws to the extent that they apply to us.

FOR MORE INFORMATION

If you have questions regarding the information contained in this Notice, please contact us at one of the following locations:

Lakewood Bank, N.A.

5411 County Road 18
Nisswa, MN 56468
(866) 963-7325


First State Bank of Alexandria

3313 Highway 29 South
Alexandria, MN 56308
(320) 763-7700

BlackRidgeBANK

4040 42nd St. SW, Suite O
Fargo, ND 58104
(701) 364-9050

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