

FACTS**WHAT DOES FIRST PREMIER BANK 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 types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 First PREMIER Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First PREMIER Bank 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 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	Yes	Yes

To limit our sharing

- Call 1-877-635-2568

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-987-5521

Who we are**Who is providing this notice?**

First PREMIER Bank
 PREMIER Bankcard, LLC
 PREMIER NEVADA, LLC

What we do**How does First PREMIER 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 First PREMIER Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your income information
- give us your contact information or provide account information
- 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.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as First PREMIER Bank, PREMIER BANKCARD, LLC, PREMIER NEVADA, LLC, Rushmore Service Center, LLC, and United National Corporation.*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies, credit monitoring companies, membership clubs, and other retailers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include various types of financial companies such as insurance companies and other credit providers.*

Other important information

CA Residents: We will not share information we collect about you with nonaffiliates, except as permitted by law. For example, we may share information with your consent, to service your account, or under joint marketing agreements with other financial companies. We will limit sharing among our affiliates to the extent required by California law.

VT Residents: We will not share information we collect about Vermont residents with nonaffiliates, unless the law allows. For example, we may share information with your consent, to service your account, or under joint marketing agreements with other financial companies. We will not share information about your creditworthiness with our affiliates except with your consent, but we may share information about our transactions or experiences with you among our affiliates without your consent.