

FACTS



WHAT DOES BELL 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?	<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"> ■ Social Security number, date of birth, income and employment information ■ Account balances, transaction history and credit information ■ Investment experience and insurance claim history ■ Home ownership status, property value estimates and email address
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 Bell Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bell 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 — with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Visit us online: https://bell.bank/privacy-preferences • Call us toll-free at 1-855-374-4061 <p>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.</p>
Questions?	Call toll free 1-855-374-4061 or go to www.bell.bank

Who we are	
Who is providing this notice?	<ul style="list-style-type: none"> • Bell Bank • Bell Insurance Services LLC
What we do	
How does Bell 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 Bell Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ make deposits or withdrawals from your account ■ use your credit or debit card ■ apply for insurance or seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See Other important information section for your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply only to you – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include Bell Insurance Services LLC, a wholly owned subsidiary of Bell Bank.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Bell Bank does not share with nonaffiliates so they can market to you.</i> ■ <i>Nonaffiliates we share with for our everyday business purposes can include financial services companies such as banks, digital payment networks, collection agencies, credit bureaus, and service providers such as printing, shipping and delivery vendors, property title and appraisal services, and direct marketing companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial services companies.</i>

Other Important Information

Do Not Call Policy. This notice is Bell Bank's Do Not Call Policy under the Telephone Consumer Protection Act. Bell Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. Bell Bank employees receive training on how to document and process telephone marketing choices. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows.

Disabling Your Mobile Application Account. If the use of a Bell Mobile Application allows or requires the creation or registration of an Application Account¹, you will be able to request that we disable the Application Account. Please contact us at 1-855-450-7990 to facilitate such a request.

California Residents:

We will not share information we collect about you with nonaffiliated third parties, except as permitted by law, including, for example, with your consent or to service your account. We will also not use your information for joint marketing purposes.

North Dakota Residents:

Except as permitted by law, we will not share your personal information with nonaffiliates unless you authorize us to. To opt-in to sharing, please visit us online at <https://bell.bank/privacy-preferences> or call us toll-free at 1-855-374-4061.

Nevada Residents:

We may contact our existing customers by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 1-800-450-8949, clicking the "Contact Us" link at www.bell.bank, or writing to us at Bell Bank, PO Box 10877, Fargo ND 58106-0877. You are being provided this notice under Nevada state law.

In addition to contacting Bell Bank, Nevada residents can contact the Nevada Attorney General's office for more information regarding Nevada Statute Section 228.600(3): 100 North Carson Street, Carson City, NV 89701, Telephone: 775-684-1100, Email: AgInfo@ag.nv.gov

Trust or Fiduciary Accounts:

Fiduciary duties of confidentiality and privacy apply to trust and other fiduciary accounts for which Bell Bank is the trustee, personal representative, conservator, investment manager or services provider, including employer-sponsored retirement accounts such as 401(k)s. Information about these accounts is not shared for marketing purposes without specific consent.

Affiliates Providing this Notice

- Bell Bank
- Bell Insurance Services LLC

¹ The term Application Account as used herein refers to the unique user identity provided to serve the use across the application (can often include use of usernames, email addresses, and passwords) and not the underlying deposit account itself. For information on how to close a deposit account, contact 1-855-450-7990.