

FACTS

WHAT DOES DENALI STATE 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 and Payment History • Income and Transaction History • Account Balance and Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Denali State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Denali State Bank share?	Can you limit this sharing?
<p>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</p>	Yes	No
<p>For our marketing purposes – To offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies – To offer products and services to you</p>	Yes	No
<p>For our affiliates' everyday business purposes – Information about your transactions and experiences</p>	No	No
<p>For our affiliates' everyday business purposes – Information about your creditworthiness</p>	No	No
<p>For non-affiliates to market to you</p>	No	No

Questions?	Call 907-456-1400 or 1-888-458-4291 or go to www.denalystatebank.com
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Who we are	
Who is providing this notice?	Denali State Bank
What we do	
How does Denali State 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 Denali State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Deposit Money or Open an Account • Pay your Bills or Apply for a Loan • Use your debit card <p><i>We also collect your personal information from others, such as credit bureaus, affiliates or other financial companies.</i></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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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>Denali State Bank has no affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Denali State Bank does not share with non-affiliates so they can market to you</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 other financial companies</i>

DENALI STATE BANK