



BRIDGEWATER BANK

FACTS	What does Bridgewater 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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ➤ Social Security and Transaction History ➤ Income and Credit History ➤ Account balances and Checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share customer's personal information to run their every day business. In the section below we list the reasons financial companies can share their customer's personal information; the reasons Bridgewater Bank chooses to share and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES BRIDGEWATER BANK SHARE?	CAN YOU LIMIT THIS SHARING?
For our everyday business purposes- such as to process your transaction, 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share
QUESTIONS? CALL 952.893.6868 OR GO TO WWW.BRIDGEWATERBANKMN.COM		

WHO WE ARE	
Who is providing this notice?	Bridgewater Bank
WHAT WE DO	
How does Bridgewater Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguard and secured file and buildings.</p> <p>We also maintain other physicals, electronic and procedural safeguard and we limit access to employees for whom access is appropriate.</p>
How does Bridgewater 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 make deposits ▪ Apply for a loan or make withdrawals ▪ Use your credit or debit card <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 affiliate's everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliated 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 non financial companies. Bridgewater Bank does not share with our affiliates</p>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies. Bridgewater Bank does not share with non affiliates so they can market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Bridgewater Bank does not jointly market.</p>