

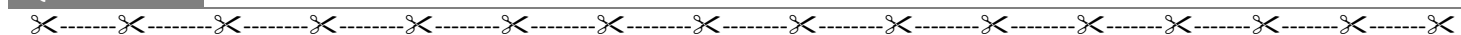
FACTS**WHAT DOES PROGROWTH BANK DO WITH YOUR PERSONAL INFORMATION?**

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: <ul style="list-style-type: none"> • Social security number, name, address, email address, income, and assets • Payment history and account balances • Credit history and credit worthiness
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons ProGrowth Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PROGROWTH 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	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> • Call 1-888-244-3490; or • Visit us online at www.progrowth.com; or • Visit any ProGrowth Bank branch or office; or • Mail the form that is attached at the end of this Privacy Notice; or write to us at: ProGrowth Bank, Customer Service, Privacy Administration 320 Main Avenue, PO Box 266, Gaylord, MN 55334-0266 <p>Requests must include your name, address, telephone number, and Social Security number (or taxpayer identification number). Incomplete information will delay or possibly prevent our ability to honor your request.</p> <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information within 30 days from the date we sent this notice. When you are <i>no longer</i> 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>
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QUESTIONS	Call 1-888-244-3490 or go to www.progrowth.com .
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MAIL-IN FORM																			
<p>If you have an joint account, your choice(s) will apply to everyone on your account, unless you mark below:</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Describe any or all information you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use information about my transactions or experiences to market to me.</p> <p><input type="checkbox"/> _____.</p> <p><input type="checkbox"/> Other (Please describe): _____.</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="background-color: #cccccc;">Your contact information</th> <th style="background-color: #cccccc;">Mail to:</th> </tr> </thead> <tbody> <tr> <td>Name: _____</td> <td>ProGrowth Bank</td> </tr> <tr> <td>Street Address: _____</td> <td>ATTN: Compliance Officer</td> </tr> <tr> <td>City, State, Zip: _____</td> <td>RE: Privacy Administration</td> </tr> <tr> <td>Primary Email: _____</td> <td>320 Main Avenue, PO Box 266</td> </tr> <tr> <td>Work Phone: _____</td> <td>Gaylord, MN 55334-0266</td> </tr> <tr> <td>Home Phone: _____</td> <td>Toll-free: 1-888-244-3490</td> </tr> <tr> <td>Cell Phone: _____</td> <td>Website: www.progrowth.com</td> </tr> <tr> <td>Account Number(s): _____</td> <td>Email: privacy@progrowth.com</td> </tr> </tbody> </table>	Your contact information	Mail to:	Name: _____	ProGrowth Bank	Street Address: _____	ATTN: Compliance Officer	City, State, Zip: _____	RE: Privacy Administration	Primary Email: _____	320 Main Avenue, PO Box 266	Work Phone: _____	Gaylord, MN 55334-0266	Home Phone: _____	Toll-free: 1-888-244-3490	Cell Phone: _____	Website: www.progrowth.com	Account Number(s): _____	Email: privacy@progrowth.com
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WHO WE ARE

Who is providing this notice	ProGrowth Bank and its affiliates (please see below for List of Affiliates).
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WHAT WE DO

How does ProGrowth 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.
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How does ProGrowth Bank collect my personal information?	<u>We collect your personal information, for example, when you:</u>
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- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Use your credit or debit card or make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?	<u>Federal law gives you the right to limit only:</u>
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- 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.

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
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DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a ProGrowth name; financial companies, such as an insurance agency.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • ProGrowth Bank does not share information with nonaffiliates so they can market with you. In 2003, ProGrowth Bank sold its insurance agency, ProGrowth Insurance Agency, Inc. to the Karki Growth Group, which still does business as ProGrowth Insurance.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners may include insurance companies, investment brokers, and credit card companies.

OTHER IMPORTANT INFORMATION**CUSTOMER IDENTIFICATION PROGRAM**

In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.

What This Means To You Customers

When you open an account, you will be asked for your name, address, Social Security or tax identification number, date of birth (if applicable), and other information that will allow ProGrowth Bank to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current customer of ProGrowth Bank.

LIST OF AFFILIATES

ProGrowth Bank, a Minnesota Business Corporation	Progressive Growth Corp., parent bank holding company
Sterling Capital Advisors, Inc.	
ProGrowth Financial Services, Inc. (currently inactive)	ProGrowth Insurance Agency, Inc. (currently inactive)
Synectic Solutions, Inc. (currently inactive)	Progressive Service Corp. (currently inactive)

IMPORTANT INFORMATION ABOUT CREDIT REPORTING

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.