

FACTS WHAT DOES IDA C. KORAN TRUST 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
- Transaction history and credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Ida C. Koran chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Ida C. Koran Trust 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 651-293-2392 or go to www.idakoran.com

What we do	
How does Ida C. Koran Trust 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 Ida C. Koran Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Apply for a loan or give us your contact information ▪ Pay us by check or give us your income information ▪ Provide employment information
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 below for more on your rights under state law.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Ida C. Koran does not have any affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Ida C. Koran Trust does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Ida C. Koran Trust doesn't jointly market.</i>

Other important information

Special Notice for California Residents

If our records indicate a California address for your account, we will not share information that we have about you with nonaffiliates unless otherwise permitted by law. We will not share information that we have about you with our affiliates unless we first provide you with further privacy choices or unless otherwise permitted by law.

Special Notice for Vermont Residents

If our records indicate a Vermont address for your account, we will not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law.