

Who we are	
Who is providing this notice?	Premier Financial Services, Inc.
What we do	
How does Premier Financial Services, Inc. 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 Premier Financial Services, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Apply for a loan ▪ Pay your bills <p>We also collect your personal information from others such as credit bureaus, 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<ul style="list-style-type: none"> ▪ Any authorized consumer on a joint account may exercise the right to opt out. ▪ If one authorized consumer of a joint account exercises their right to opt out, then the bank will apply this opt out to all associated joint consumers listed on the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Our affiliates includes financial companies such as McKenzie Banking Company/Foundation Bank.</i>
Non-Affiliates	Premier Financial Services, Inc. does not share with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include:</i></p> <ul style="list-style-type: none"> ▪ <i>AD&D Insurance Companies</i> ▪ <i>Club Account Provider Companies</i> ▪ <i>Plateau Insurance Company</i>