

FACTS

WHAT DOES Opportunity Bank of Montana DO WITH YOUR INFORMATION?

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| 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 Transaction or loss history ▪ Account balance and Payment history ▪ Credit history and Checking account information <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 Opportunity Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Opportunity 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 | No | We don't share |
| For our affiliates' everyday business purposes- Information about your credit worthiness | No | We don't share |
| For non-affiliates to market to you | No | We don't share |

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| Questions? | <p>Call your local branch or toll free at 888-750-2265 Or visit us on the web at www.opportunitybank.com</p> |
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Page 2

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| Who we are | |
| Who is providing this notice? | Opportunity Bank of Montana |

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| What we do | |
| How does Opportunity 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 Opportunity Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or Apply for a loan ▪ Pay your bills or Show your driver's license ▪ Provide account information We also collect your personal information from others, such as credit bureaus. |
| 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 credit worthiness ▪ Affiliates from using your information to market to you ▪ Sharing for non-affiliates to market to you |

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| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Opportunity Bank has no affiliates.</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ <i>Opportunity Bank does not share your personal information with non-affiliates.</i> |
| Joint Marketing | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include one (1) other financial company for credit cards only.</i> |