

www.sterlingstatebank.com

Sterling State Bank Locations

Apple Valley

4520 150th Street West
Apple Valley, MN 55124
Phone: (952) 322-3300
Fax: (952) 322-3333

Austin

1419 First Avenue SW
Austin, MN 55912
Phone: (507) 433-7325
Fax: (507) 433-0074

Coon Rapids

3550 River Rapids Drive NW
Coon Rapids, MN 55448
Phone: (763) 422-8600
Fax: (763) 422-8900

Lakeville

16366 Kenrick Avenue
Lakeville, MN 55044
Phone: (952) 892-3997
Fax: (952) 892-3995

Lyle

403 First Street
Lyle, MN 55953
Phone: (507) 325-2227
Fax: (507) 325-2226

Rochester Apache

1336 Apache Drive SW
Rochester, MN 55902
Phone: (507) 252-7230
Fax: (507) 281-9553

Rochester Downtown

102 South Broadway
Rochester, MN 55904
Phone: (507) 282-1845
Fax: (507) 282-1913

Rochester North

5600 Hwy 52 North
Rochester, MN 55901
Phone: (507) 252-7220
Fax: (507) 280-0118

Rochester South

10 25th Street SE
Rochester, MN 55904
Phone: (507) 280-9600
Fax: (507) 280-9800

Savage

14185 Hwy 13
Savage, MN 55378
Phone: (952) 440-1300
Fax: (952) 440-1305



Lynn Clarey,

VP, Business Development – Rochester

Jackie Fritz, (cover)

President – Lakeville



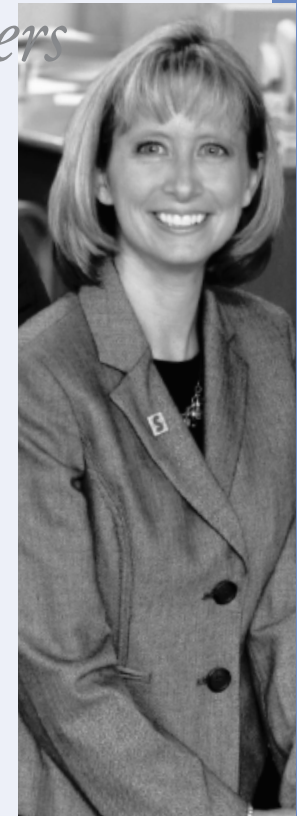
Sterling State Bank *Built on Service.*



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Sterling State Bank Privacy Policy Notice

*for customers
and consumers*



Sterling State Bank ensures the confidentiality and security of the personal and nonpublic information which you entrust to us.

Each day we work diligently to maintain security procedures which protect your information.

Sterling State Bank respects your privacy and thanks you for your confidence in us.

Sterling State Bank – Built on Service.

secured privacy

Nonpublic Personal Information

"Non-public personal information" is nonpublic information about you that we may obtain in connection with providing a financial or insurance product or service to you. This may include information such as account balances, payment history, overdraft history, drivers license or social security number verification.

Consumer

A consumer is an individual who obtains or has obtained a financial product or service to be used primarily for personal, friendly or household purposes. Example: persons with no account relationship using an ATM card from another financial institution using a Sterling State Bank ATM.

Information Disclosure

We do not disclose any nonpublic personal information of this type about a consumer to anyone, except as permitted by law.

Customer

A customer is a consumer with whom we have a continuing relationship. Example: persons with deposit accounts, loan accounts or insurance products.

Customer Information Collection

We will collect nonpublic personal information about you from the following sources:

- Information we received from you on applications or other forms;
- Information about your transactions with us;
- Information about your transactions with nonaffiliated third parties;
- Information from a consumer reporting agency.

Customer Information Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect your nonpublic information.

We will make every effort to maintain accurate information. If you have any reason to believe information maintained with us on you is incorrect, please contact us at the address or telephone number indicated on the back of this brochure. We will investigate your request and, if appropriate, update our records.

We will handle nonpublic personal information about our former customers in the same manner that we handle information for our current customers, retaining this information for the period of time required by applicable law and our banking practices.

Consumer Information Disclose to Affiliates

We offer a range of financial products and services to consumers and businesses, including banking, lending, and insurance products and services. We may share information with affiliates to provide our customers with information about additional products and services. Generally, this information is restricted to items such as name and address.

Other Customer Information Disclosure

In addition to the situations described above, we may, when we deem it beneficial, enter into joint marketing of financial products with other institutions.

We may disclose the following information to other financial institutions with which we have joint marketing agreements:

- Nonpublic personal information we receive from you on an application or other forms, such as: name and address.

The type of institutions with whom we may share nonpublic personal information under this section include financial service providers such as credit card issuers.

Customer E-mail

If you are sending electronic mail to Sterling State Bank we want to remind you that E-mail is not necessarily secure against interception. If your information is very sensitive, or includes personal or confidential information (such as your bank account, charge card or social security number), you may want to send it by postal mail.

Customer Information Disclosure to Non Affiliated Third Parties

We will not directly disclose nonpublic personal information to nonaffiliated third parties except as indicated below.

We may disclose nonpublic personal information:

1. To effect, administer or enforce a transaction authorized by you.
2. To service or process a financial product, service or insurance product requested or authorized by you.
3. To maintain or service your account with us.
4. To other entities to perform services for us or perform functions on our behalf. We will disclose information to those companies to the extent necessary to allow them to perform those services provided that each company agrees to keep all information confidential.
5. To entities to facilitate the marketing of our products and services provided that we will not disclose consumer account numbers or access codes for marketing use, and each company will agree to keep all information confidential.
6. To the following entities to the extent necessary to maintain and service your credit card or other loan account (some of the products and services we offer may be offered jointly or with the assistance of another entity); these may include credit cards, mortgage loans, and government insured or guaranteed loans.
7. In connection with any proposed or actual secondary market sale transfer or servicing rights, securitization or similar transaction. (In some cases, we may sell your loan or loan servicing rights to a secondary market investor, loan servicer or securitization pool.)
8. To protect the confidentiality and security of our records; to prevent actual or potential fraud, unauthorized transactions or other liability; for required institutional risk control; and to resolve customer disputes.
9. In response to customer inquiries, and to persons we have reason to believe hold a legal or beneficial interest relating to you or your accounts with us, or are acting on our behalf in a fiduciary or representative capacity.
10. To persons assessing our compliance with industry standards and our attorneys, accountants, auditors and other agents in their official capacity.
11. To our state or federal regulators or banking authorities to the extent permitted by law.
12. To any inquiry by a law enforcement agency, other governmental authority or agency, or self-regulatory organizations to the extent permitted or required by law.
13. To a consumer-reporting agency.
14. To a financial institution, reputable information reporting agency, merchant or other person in response to inquiries we believe to be authorized by you.
15. To a proposed or actual sale, merger, transfer or exchange of all or a portion of our business, only if the disclosure of such information about you concerns customers of the business being sold.
16. As required or allowed by federal, state, or local law, rules or other requirements, including, but not limited to subpoena, search warrant, garnishment, levy or other formal legal process.
17. To any other person if you request or otherwise authorize the disclosure.

trusted diligence

Stop into one of our offices, or give us a call today –
we're pleased to help with your banking questions.