



FIRST NATIONAL – DOWNTOWN
329 Division Street ■ P.O. Box 59 ■ Northfield, Minnesota 55057
TEL 507-645-5656 ■ FAX 507-645-6873

FIRST NATIONAL – SOUTH
1611 Honey Locust Drive ■ Northfield, Minnesota 55057
TEL 507-664-0820 ■ FAX 507-664-0801

Registered Mortgage Loan Originators

Becky Behrens NMLS #523458
Phone: 507-664-0820

Kim Schweich NMLS #523459
Phone: 507-664-0820

Robb Nelson NMLS #526050
Phone: 507-664-0820

NOTICE OF RIGHT TO RECEIVE A COPY OF APPRAISAL REPORT

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

("You" means Applicant; and "We" means the Bank.)



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IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

APPLICANT'S SIGNATURE

DATE

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FACTS**WHAT DOES THE FIRST NATIONAL BANK OF NORTHFIELD 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 account balances
- Overdraft history and payment history
- Credit history and credit scores

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 reason The First National Bank of Northfield chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank of Northfield 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	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 507-645-5656 or go to: www.firstnationalnorthfield.com

What we do	
How does The First National Bank of Northfield 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 The First National Bank of Northfield collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with a common corporate identity of the First National Bank of Northfield; financial companies such as Heywood Bancshares Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First National Bank of Northfield does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partner includes Elan Credit Card</i>

INFORMATION DISCLOSURE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize you to release to First National Bank Northfield, for verification purposes, information concerning:

- Employment history (dates, title, income, hours worked, etc.)
- Checking, savings and certificate of deposit accounts, loans outstanding and additional information which may be of assistance in determination of credit worthiness.
- Mortgage loan rating (opening date, high credit, payment amount, loan balance and payment record, loan payoff statement) and/or rental account history.
- Any information deemed necessary in connection with a consumer credit application for a real estate transaction.

This information is for the confidential use of this lender in compiling a mortgage loan application.

A photographic copy of this authorization (being a photographic copy of the signature(s) of the undersigned), may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt reply will help my real estate transaction.

APPLICANT'S SIGNATURE

SOCIAL SECURITY NUMBER

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