MEMBER FDIC EQUAL HOUSING LENDER

Rev. 10/2026

FACTS

WHAT DOES UNITED PRAIRIE BANK DO WITH YOUR PERSONAL INFORMATION?

UNITED PRAIRIE BANK™

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
- Account balances
- Credit history
- Transaction history
- Account transactions
- Checking account information

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 in order to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons United Prairie chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UP share?	Can you limit this sharing?
For our everyday business purposes - such as to process our 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	YES
For our affiliates' everyday business purposes - information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	WE DON'T SHARE

TO LIMIT OUR SHARING

- Call toll free 1-833-999-4UPB (4872) to opt-out.
- Visit unitedprairiebank.com/Privacy---- to complete and submit an opt-out form.

Please Note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

QUESTIONS? Visit www.unitedprairiebank.com

UNITED PRAIRIE BANK™

WHAT WE DO

How does United Prairie 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate
How does United Prairie collect all of my personal information?	We collect your personal information. For example, when you • Open an account • Apply for a loan • Seek financial or tax advice • Make deposits or withdrawals from your account • Provide your mortgage information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • 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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Our affiliates include: • Farmers State Corporation and United Prairie Financial Network
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • We do not share information with nonaffiliates so they can market to you
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partners include credit card and investment companies