

# PRIVACY POLICY

## FACTS

### What Does Northeast South Dakota Community Action Program ( NESDCAP) Northeast South Dakota Economic Corporation (NESDEC), and GROW South Dakota (Grow SD) Do With Your Personal Information?

<b>Why?</b>	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 required us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<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"> <li>Social security number and income</li> <li>Account balance and payment history</li> <li>Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 our Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does our Agency share?	Can Customers limit this sharing?
<b>For our everyday business purposes --</b> such as to process your transactions, maintain your account(s), responds to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes --</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes --</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes --</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Who we are</b>	
<b>Who is providing this notice?</b>	GROW South Dakota 104 Ash St. E. Sisseton, SD 57262 (605) 698-7654
<b>What we do</b>	
<b>How does our Agency protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures, which include computer safeguards and secured files and buildings.
<b>How does our Agency collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Apply for a loan and/or financing</li> <li>• Give us your contact information</li> <li>• Give us your income information and/or wage statements</li> <li>• Provide us with employment information &amp; history.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Such as: <ul style="list-style-type: none"> <li>• Community Development Bank, Ogema, MN</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Grow SD, NESDCAP, and NESDEC do not share with non-affiliates.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Grow SD, NESDCAP, and NESDEC do not jointly market.</li> </ul>