

Our privacy pledge to you

We will always value the trust of our customers and the importance of keeping their personal information confidential.

Our employees are held to the highest standards of conduct in ensuring the confidentiality of customer information. This Privacy Policy describes our policy with respect to the collection, protection, and disclosure of your information.

The following companies are included in this Privacy Policy:

- Bank Forward
- Insure Forward
- Tax Forward dba Harold J. Rene & Associates Inc.

This Privacy Policy covers consumer customers with a continuing relationship by purchasing or holding financial products or services for personal, family, or household purposes such as:

- Deposit Account
- Loan Account
- Credit Card Account
- Safe Deposit Box Lease
- Retail Installment Contract we hold and service
- Insurance policies issued through us
- Tax Preparation Services
- Accounting Services

This Privacy Policy also covers all of our North Dakota agricultural and commercial accounts.

Nonpublic personal information referred to in this Privacy Policy means personally identifiable financial information we obtain from you in connection with providing a financial product or service to you. It does not include information from public sources such as government records or telephone directories.

Collection of your information

We collect the following types of information in order to conduct business with you and help understand your financial needs:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from consumer reporting agencies such as credit bureaus or motor vehicle reports
- Information we receive as a result of verifying customer information

Disclosure of your information

We do not disclose any information about you to anyone except as permitted by law. Examples of this exception might include disclosures necessary to service your account or prevent unauthorized transactions. For example, we may share personal information with:

- Credit Bureaus
- Check Printers
- ATM Network Providers
- Claims adjustors, appraisers, or attorneys to process insurance claims
- Your insurance company, to allow for underwriting or servicing of your policy

Information about former customers

We do not disclose any nonpublic personal information about former customers to anyone, except as permitted by law.

Confidentiality, security, and integrity of your information

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 standards to guard your nonpublic personal information.



Bank Forward

North Dakota

Bowdon
Carrington
Cooperstown
Grand Forks
Hannaford
Jamestown
New Rockford
Wimbledon
Valley City

Minnesota

Walker
Hackensack
Bemidji

Insure Forward

North Dakota

Carrington
Cooperstown
Fargo
Grand Forks
Hannaford
Jamestown
New Rockford
Valley City

Minnesota

Bemidji

Tax Forward dba Harold J. Rene & Associates Inc.

North Dakota

Fargo
Jamestown