

# FACTS

## WHAT DOES Big Sky Financial, Inc. 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 requires 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and account balances</li> <li>■ payment history and income and assets</li> <li>■ credit history and employment information</li> </ul>
<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 Big Sky Financial, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Big Sky Financial share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond 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	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<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 nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call —our menu will prompt you through your choice(s)</li> <li>■ Visit us online:</li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 406-867-2274 or go to
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Mail-in Form	
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information for your marketing purposes.</p> <p><input type="checkbox"/> Do not share my personal information for the everyday business purposes of your affiliate(s).</p>
<b>Name</b>	<input type="text"/>
<b>Address</b>	<input type="text"/>
<b>City, State, Zip</b>	<input type="text"/>
<b>Mail To:</b>	Big Sky Financial, Inc. 411 24th St W Ste 114 Billings, MT 59102

Who we are	
Who is providing this notice?	Big Sky Financial, Inc.
What we do	
How does <b>Big Sky Financial, Inc.</b> 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 <b>Big Sky Financial, Inc.</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ apply for a loan or give us your income information</li> <li>■ provide account information or pay us by check</li> <li>■ give us your employment information</li> </ul> <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?	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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include financial companies such as Aspen Financial, Inc. and Rock Creek Financial, Inc.</i></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>■ <i>Big Sky Financial, Inc. does not share with non-affiliates so they can market to you.</i></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>■ <i>Big Sky Financial, Inc. does not jointly market.</i></li> </ul>
Other important information	



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