

Digital Privacy Policy

Last Updated: July 8, 2025

Dakota Western Bank ("we," "us," or "our") respects your privacy and is committed to protecting it through our compliance with this Digital Privacy Policy ("Notice"). This Notice describes how we collect, use, disclose, and safeguard your information when you visit our website <https://www.dwb.bank>, use our mobile applications, or interact with any of our digital services (collectively, the "Services").

Scope

This Notice applies to all users of our Services and covers both online and mobile banking interactions, including data collected via apps powered by third-party service providers. It supplements our full Consumer Privacy Notice required by federal financial privacy laws.

Information We Collect

Information You Provide to Us

- Name, address, email, Social Security number, date of birth
- Account and transaction information
- Information submitted through forms, loan applications, or contact inquiries
- Feedback and customer support communications

Information We Collect Automatically

- Device and browser type
- IP address and operating system
- App usage activity including button presses, swipe gestures, and screen views
- Cookies and usage tracking via tools like Google Ads and DoubleClick

Location Data

If you have enabled location services on your phone and agree to the collection of your location when prompted by the Services, we will collect location data when you use the Services—even when the app is closed or not in use—for example, to provide our fraud detection services. If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location services settings on your device. Please note, however, that if you withdraw consent to our collection of location information, you may no longer be able to use some features of the online and mobile application services.

Use of Your Information

Sharing of Your Information

We do not sell or rent your personal information. We may share your data:

- With third-party service providers acting on our behalf (e.g., Fiserv for mobile app functionality)
- With credit bureaus or verification services when you apply for loans or services
- With law enforcement or regulatory bodies, as required by law
- During mergers or acquisitions, where required for continuity of service

All third-party vendors are contractually obligated to protect your information and use it only for the purpose intended.

Children's Privacy

Our Services are not intended for children under 13. We do not knowingly collect personal information from children under 13 without parental consent. If we discover such information was collected, we will delete it promptly.

Your Choices

- (a) How We Respond to Do Not Track Signals. Some web browsers transmit “do not track” signals to the websites and other online services with which your web browser communicates. There is currently no standard that governs what, if anything, websites should do when they receive these signals. We currently do not take action in response to these signals. If and when a standard is established, we may revise this policy accordingly.
- (b) Access, Update, or Correct Your Information. You can access, update or correct your information by changing preferences in your account. For additional requests, please contact us.
- (c) Opting Out of Email or SMS Communications. If you have signed-up to receive our email marketing communications, you can unsubscribe any time by clicking the “unsubscribe” link included at the bottom of the email or other communication. Alternatively, contact us at the information under 'Contact Us' to opt out. If you provide your phone number, we may send SMS alerts (e.g., fraud alerts). You may opt out by unlinking your number through the Services.
- (d) Opting Out of Location Tracking. If you initially consented to the collection of geo-location information through the Services, you can later stop this by adjusting preferences on your mobile device. However, certain app features may become unavailable if location tracking is disabled.

Data Security and Retention

We use industry-standard security measures including encryption, secure servers, and access restrictions. However, no system can be guaranteed 100% secure. We retain personal data only as long as needed to meet legal, operational, or service delivery requirements.

Aggregation Services Warning

Using account aggregation services may involve sharing your banking credentials. Please exercise caution, and always review the third-party's privacy policy before proceeding.

Links to Other Sites

The Services may contain links to third party websites. When you click on a link to any other website or location, you will leave the Services and go to another site, and another entity may collect personal and/or anonymous information from you. The Services's provision of a link to any other website or location is for your convenience and does not signify our endorsement of such other website or location or its contents. We have no control over, do not review, and cannot be responsible for, these outside websites or their content. Please be aware that the terms of this Privacy Policy do not apply to these outside websites. We encourage you to read the privacy policy of every website you visit.

Updates to This Policy

We may update this Notice periodically. Material changes will be communicated via the app or our website. Continued use of our Services after such updates indicates acceptance of the revised policy.

Contact Us

For questions or concerns about this Notice:

Visit: <https://www.dwb.bank/contact-us>

Call: (888) 523-5616

Mail: Dakota Western Bank, 202 S. Main St. PO Box D - Bowman, ND 58623