

FACTS**WHAT DOES Vera Lake Capital, LLC DO WITH YOUR PERSONAL INFORMATION?**

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 and income • Account balances and payment history
How?	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 we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
For our everyday business purposes— such as to process your 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	Yes
For joint marketing with other financial companies	Yes	Yes
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	NA
For buying, selling, or sharing of client data gathered for text messaging.	No	NA

To limit our sharing	• Mail the form below Please note: If you are a <i>new</i> customer, we can begin sharing your information from the date you received this notice. When you are <i>no longer</i> 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.
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Questions?	Call 612-524-9165
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Who we are	
Who is providing this notice?	Vera Lake Capital, LLC

What we do		
How do we protect your 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 do we collect your personal information?	We collect your personal information, for example, when you • Open an account or deposit money	
Why can't you 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when you limit sharing for an account you hold jointly?	Your choices will apply to everyone on your account—unless you tell us otherwise.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	
Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. ☐ Apply only to me	Mark any you want to limit: ☐ Do not use my personal information to market to me. ☐ Do not use my personal information for marketing with other financial companies. ☐ Do not share information about my transactions and experiences with your affiliates. ☐ Do not use my information about my creditworthiness for affiliates everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me.	
	Name	
	Address	
	City, State, Zip	
	Account #	
		Mail to: Vera Lake Capital, LLC 4951 W. 77th St. Ste. 51 Edina, MN 55435