BRIDGES | TRUST

Rev. 4/25

Privacy Notice

Facts	What Does Bridges Trust 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 or other government-issued identification number • Contact information, such as name, e-mail address, mailing address, or phone number • Income, assets, and transaction history • Investment experience and employment information • Information on property ownership • Personal, demographic, or financial information of account owners and beneficiaries
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 Bridges Trust chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Bridges Trust 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	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Mail the **Mail-In Privacy Opt-Out form** below **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

Questions	Call 402-393-8300 or go to https://bridgestrust.com

Who We Are	
Who is providing this notice?	• Bridges Investment Management, Inc. • Bridges Trust Company • Bridges Trust Company of South Dakota

What We Do	
How does Bridges Trust 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 Bridges Trust collect my personal information?	We collect your personal information, for example, when you: • Open an account or give us your contact information • Seek advice about investments or tell us about your investment or retirement portfolio • Make deposits or withdrawals from your account • Create and administer trusts and estates • Enter into a contract • Provide us your income, employment, and account information • Provide account information • Navigate or interact with our website We also collect your personal information from others, such as affiliates or other companies.
Why can't I 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	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 nonfinancial companies. • Our affiliates include Bridges Investment Management, Inc., Bridges Trust Company, Bridges Trust Company of South Dakota, our parent company Bridges Holding Company, and certain other related companies with a Bridges name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Nonaffiliates we share with can include financial service providers or nonfinancial companies such as technology, marketing companies, and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Bridges Trust doesn't jointly market.

Other Important Information
"Bridges Trust" and its logo reference independent services offered by Bridges Trust Company, a trust company chartered through the Nebraska Department of Banking and Finance, Bridges Trust Company of South Dakota, a trust company chartered through the South Dakota Division of Banking; and Bridges Investment Management, Inc., an SEC-registered investment adviser. <u>California Residents</u>: In accordance with California law, we will not share information we collect about you with nonaffiliates, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law. This Privacy Notice applies only to individuals who obtain financial products or services primarily for personal, family, or household purposes, or their legal representative.

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Mail-In Privacy Opt-Out Form

To limit our sharing of your personal information for marketing purposes, please complete the following form and mail it to Bridges Trust as instructed below.

How would you like to limit sharing?
Mark any/all you want to limit:
☐ Do not allow your affiliates to use my personal information to market their products and services to me.
☐ Do not share my personal information with nonaffiliates to market their products and services to me.
☐ Apply these choices only to me. Your choice(s) will apply to others on your joint account(s), if applicable, unless you mark this box.

My Contact Information:	
First & Last Name	
Street Address	
City	
State	
Zip Code	

Please mail your completed form to:

Bridges Trust
Attn: Privacy Opt Out
13333 California Street Suite 500
Omaha NE 68154