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FACTS	WHAT DOES PRINCIPAL BANK® 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
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 Principal Bank chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does PRINCIPAL BANK 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	No	We don't share

To limit our sharing	<p>Call 800.672.3343</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 800.672.3343, or email principalbank@principal.com .

Who we are	
Who is providing this notice?	Principal Bank
What we do	
How does Principal Bank 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 Principal Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Make deposits or withdrawals from your account • Provide account information and give us your contact information • Tell us where to send money <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?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Our affiliates include companies with a Principal Financial Group® name; financial companies such as Principal Life Insurance Company, Principal National Life, Principal Securities, Inc., Principal Trust Company, Principal Global Investors LLC, and Principal Real Estate Investors, LLC; and others, such as Principal Funds, Inc.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Principal Bank does not share with nonaffiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Principal Bank does not jointly market.</p>
Other important information	
<ul style="list-style-type: none"> • Vermont Residents: We automatically treat customers with a Vermont mailing address as having limited sharing with our affiliates as provided on the previous page. • California Residents: State law requires financial institutions to obtain your consent prior to sharing information about you with our affiliates. To opt out of affiliate sharing, call us at 800.672.3343, or complete and return the Important Privacy Choice for California Consumers form to us. • We may change our privacy practices at times. We will give you a revised notice when required by law. • If you have questions, call 800.672.3343, email principalbank@principal.com, or mail our privacy officer at P.O. Box 14582, Des Moines, Iowa 50306-3582. 	