

Montana-Dakota Utilities Co. (Montana-Dakota) understands the importance of protecting the privacy of all information provided by customers. We respect and protect your privacy and recognize the importance of our customers' trust. The purpose of this pamphlet is to inform you of the types of nonpublic personal information that we collect, security measures that we take, and how we share information inside and outside of our company.

As you read this pamphlet, be advised that "we" or "us" or "Montana-Dakota" means Montana-Dakota Utilities Co., a Subsidiary of MDU Resources Group, Inc.

Information We May Collect

Montana-Dakota collects information about customers to provide utility service; to provide other services for safety reasons; to detect and prevent unauthorized use of utility services; to prevent fraud; and to meet legal and regulatory requirements. Depending on the nature of the services we provide to you, we obtain information, including nonpublic personal information, from a variety of sources, including:

- Applications and other forms, which include information such as your name, address and Social Security number.
- Your business relationships and transactions with us and our subsidiaries, and others, including information such as energy service and usage, account balance and payment history.
- Consumer reporting agencies, including information such as verification of your identity, credit, creditworthiness and payment history.

How We Secure Your Information

Montana-Dakota restricts access to nonpublic personal information to employees who need to know the information or provide services, service accounts,

and to address safety concerns and unsatisfactory conditions with a customers' facility or equipment. We maintain physical, electronic and procedural safeguards that comply with applicable industry standards and federal regulations, including the Fair and Accurate Credit Transactions Act, to protect nonpublic personal information from unauthorized disclosure.

Sharing Information Inside the Company

We may disclose information, including nonpublic personal information (as described under the heading "Information We May Collect"), to select employees at other MDU Resources Group divisions or subsidiaries, and a limited number of contract-bound third-party program contractors and evaluators who are held to strict confidentiality provisions. This helps us provide customer service, maintain customer accounts, for safety reasons, to address unsatisfactory conditions with a customers' account, facility or equipment, and offer services to our customers.

Information Sharing Outside the Company

We will only share your nonpublic personal information outside the company under the following conditions:

- When the customer has authorized us to do so in writing.
- When we are responding to a subpoena or other legal process.
- When we are reporting to a credit bureau for credit reporting purposes.
- When there is an unsafe condition and we are communicating with a person who has a viable interest in the condition.
- When shared with contract-bound third parties as described in the prior section.

Customers and Former Customers

Our privacy policies and practices apply to our existing customers and to former customers.