



FIRST NATIONAL BANK
of Dighton, Kansas



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first national bank of dighton privacy policy

FACTS	WHAT DOES FIRST NATIONAL BANK OF DIGHTON 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Credit Scores • Payment history • Transaction history • Overdraft history • Credit card or other debt • When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.

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 First National Bank of Dighton chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE?	CAN YOU LIMIT?
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	No	We Don't Share
For joint marketing with other financial companies:	No	We Don't Share
For our affiliates' everyday business purposes: information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes: information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you:	No	We Don't Share

QUESTIONS? Call 620-397-5324 or go to www.fnbdition.com

WHAT WE DO	
How does First National Bank of Dighton 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 First National Bank of Dighton collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account • apply for a loan • make deposits or withdrawals from your account • use your debit card • show your driver's license <p>We also collect your personal information from others, such as credit card bureaus.</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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none">• First National Bank of Dighton has no Affiliates.
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• First National Bank of Dighton does not share with non Affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• First National Bank of Dighton does not jointly market.

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS: By operation of federal law, beginning January 1, 2013 funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category. For more information, visit www.fdic.gov.