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Privacy Policy

Rev. 6/2010

## FACTS

### WHAT DOES FIRST NATIONAL BANK NORTHEAST 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"> <li>• Social Security number and Payment history</li> <li>• Transaction history and Credit history</li> <li>• Checking account information and Wire transfer instructions</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 Northeast chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First National Bank Northeast share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business</b>		

<b>For our affiliates everyday business purposes - information about your creditworthiness</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 1-800-773-2265 or go to <a href="mailto:firstonline@fnb-ne.com">firstonline@fnb-ne.com</a>	

### What We Do

<b>How does First National Bank Northeast protect my personal information?</b>	<p>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.</p> <p>E-Mail is not a secure environment. Do not put any sensitive information such as Social Security Number, Account Number, Passwords, or PINs in any e-mail messages. We will not provide any account numbers, PINs, account history, or any information about your accounts with us through e-mail. If you need to communicate sensitive information to us, please consider using telephone, fax, mail, or stop by at your convenience. Your e-mail address will not be sold or shared with third parties unless we are required by law or complying with your personal request.</p>
<b>How does First National Bank Northeast collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Pay us by check</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

### Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>First National Bank Northeast has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>First National Bank Northeast does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>First National Bank Northeast doesn't jointly market.</i></li> </ul>

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