Privacy

What Does First National Bank Northwest Florida do With Your Personal Information?



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Privacy

Because your trust is important to us

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
- Payment history
- Income

- > Transaction or loss history
- Account balances
- > Credit history



HOW TO FIND US

Main Office

101 East 23rd Street Panama City, FL 32405 (850) 769-3207

Beach Branch

12501 Hutchison Boulevard Panama City Beach, FL 32407 (850) 234-8326

E-Mail

customerservice@fnbnwfl.com

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 Northwest Florida chooses to share; and whether you can limit this sharing.

When you are no longer our customer, we continue to share your information as described in this notice.

Reasons we can share your personal information	Does First National Bank Northwest Florida 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	No	We don't share

products and services to you		
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 non-affiliates to market to you	No	We don't share

What We Do

How does First National Bank Northwest Florida 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does First National Bank Northwest Florida collect my personal information?

We collect your personal information, for example, when you;

- > Open an account
- > Give us your wage statements
- > Apply for a loan
- > Show your driver's license
- > Give us your income information

We also collect your personal information from others, such as credit bureaus, 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

> First National Bank Northwest Florida has no affiliates.

Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- > First National Bank Northwest Florida does not share with non-affiliates so they can market to you.

 Joint Marketing A formal agreement between non-affiliated financial companies that together market financial products or services to you.
- > First National Bank Northwest Florida doesn't jointly market.

