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## Privacy Policy

### Notice of Your Financial Privacy Rights

What does First National Bank of Central Alabama 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. The information can include:

- 1. Social Security number
- 2. Account balances
- 3. Payment history
- 4. Credit history
- 5. Overdraft history
- 6. Checking account information

When you are **no longer** 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 Central Alabama chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

#### Does First National Bank of Central Alabama 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

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

#### What We Do

How does First National Bank of Central Alabama 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 Central Alabama collect my personal information?

We collect your personal information, for example, when you  
Open an account

Provide employment information

Apply for a loan

Show your government-issued ID

Make deposits or withdrawals from your account

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 nonaffiliates 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 of Central Alabama **has no affiliates.**

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

First National Bank of Central Alabama **does not share with nonaffiliates so they can market to you.**


**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

First National Bank of Central Alabama **doesn't jointly market.**


Should you have any questions, feel free to contact us at 866-318-3238.

### Customer Service

- ◆ Contact Us
- ◆ Report Lost or Stolen Card
- ◆ Security Alerts
- ◆ Protecting Your Identity
- ◆ ID Protect All
- ◆ Privacy Policy
- ◆ Disclaimer

 I Want To...

- Calculate a Loan Payment
- Reorder Check

 Medallion Accounts



- Record Check
- Compare Accounts
- Switch My Account
- Signup for Online Banking
- Access My E-Statement



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