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# **Privacy Policy**

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FACTS	What does First National and First National Financial Services do with your personal information?
Why?	Financial institutions 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 that we do.
What?	<ul> <li>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</li> <li>Social Security number and income</li> <li>Account balances and payment history</li> <li>Credit history and Credit Core</li> </ul>
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
How?	All financial institutions 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 <b>First National</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Does First National 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 affiliates to market to you:	No	We Don't Share
For nonaffiliates to market to you:	No	We Don't Share

<b>Questions?</b>
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### 800.432.5504 or visit www.fnb4me.com

What we do			
How does First National 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 including physical electronics and procedural safeguards.		
How does First National collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Apply for Insurance or Pay Insurance Premium</li> <li>We also collect your personal information from others such as credit bureaus.</li> </ul>		
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only:</li> <li>sharing for affiliates' everyday business purposes—information about your credit worthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit</li> </ul>		

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • <b>First National</b> does not share with our affiliates.		
Non Affiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>First National does not share with non-affiliates so they can market to you.</li> </ul>		
Joint Marketing	<ul> <li>A formal agreement between non affiliated financial companies that together market financial products or services to you.</li> <li>First National does not jointly market.</li> </ul>		

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#### FIRST NATIONAL BANK CHADRON LOCATION

TF: 800.432.5504 P: 308.432.5552 F: 308.432.2548 Email the Bank ATM: 2nd & Bordeaux Report Lost or Stolen ATM or VISA Cards

#### FIRST NATIONAL BANK AINSWORTH LOCATION

TF: 800.407.9341 P: 402.387.1842 F: 402.387.1843 Email the Bank ATM: 1124 East 4th Report Lost or Stolen ATM or VISA Cards

#### **FNFS-INSURANCE**

P: 308.432.2392 F: 308.432.3117 Email the Office

#### **FNFS-INVESTMENTS**

P: 308.432.2392 P: 308.207.5007 F: 308.432.3117 Email the Office

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**NOTICE:** In connection with FDIC Insurance coverage, the following institutions are considered one institution: First National Bank of Chadron, Chadron NE, First National Bank a Branch of First National Bank of Chadron, Ainsworth, NE, First National Bank - Drive-Up Location a Branch of First National Bank of Chadron, Ainsworth, NE, First National Bank - Drive-Up Location a Branch of First National Bank of Chadron, Ainsworth, NE, Ainsworth, NE. Any deposits that you may have at the locations above are grouped together under like ownership for FDIC Deposit insurance coverage. This means that all your deposits are grouped together under one FDIC Deposit insurance coverage limit. <a href="https://www.fdic.gov">www.fdic.gov</a>.

















## To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.

Please note: These links will navigate you away from our domain.

We are not responsible for and have no control over the content or subject matter of these external links.

