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Privacy Statement

WHAT DOES FIRST NATIONAL BANK USA DO WITH YOUR PERSONAL INFORMATI

Financial companies choose how they share your personal information. Federal law g consumers the right to limit some but not all sharing. Federal law also requires us to te how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or serv you have with us. This information can include:

- Social Security Number and credit card or other debt.
- · Account balances and account transactions.
- Payment history and transaction history.

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

HOW?

All financial companies need to share customers' personal information to run their eve business. In the section below, we list the reasons financial companies can share the customers' personal information; the reasons First National Bank USA chooses to shar whether you can limit this sharing.

| Reasons we can share your personal information | Does First National Bank USA share? | limi | you t this ring? |
|--|--|-----------|---------------------------|
| 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 sha | d <mark>on't</mark> re |
| For joint marketing with other financial companies | No | We sha | d <mark>on't</mark> re |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We sha | d <mark>on't</mark> re |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We sha | don't re |
| For nonaffiliates to market to you | No | We sha | d <mark>on't</mark> re |

Questions? Call 985.785.8411 or go to www.fnbusa.com

Who We Are

Who is providing this notice? First National Bank USA.

WHAT WE DO

How does First National Bank USA protect my personal information?

To protect your personal information from unauthorized access and use, we use secu measures that comply with federal law. These measures include computer safeguards secured files and buildings. We also maintain other physical, electronic and procedur safeguards to protect this information and we limit access to information to those empl for whom access is appropriate.

How does First National Bank USA collect my personal information?

We collect your personal information, for example, when you

- Open and account or give us your contact information.
- · Apply for a loan or use your credit or debit card.
- · Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliate 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 USA has no affiliates.

Nonaffiliates:

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

• First National Bank USA 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 USA doesn't jointly market.

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