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Privacy Policy

Privacy Policy

FACTS	WHAT DOES FIRST NATIONS BANK 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. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction history • Credit history • Overdraft history
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 Nations Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Nations Bank 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	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	We Don't Share

Questions?

Call 773-594-5900 or go to www.fnwbank.com

To limit our sharing

Please print and submit the following form by mail or drop off at your local branch: [Opt-Out Form](#)

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 773-594-5900 or go to www.fnwbank.com

What we do	
How does First Nations Bank 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 Nations Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Use your credit or debit card • Make deposits or withdrawals from your account • Provide account information • Show your driver's license 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 <ul style="list-style-type: none"> • 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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> • Others, such as: Nations Title Company, Nations Wealth Management and Financial Services, Inc. and First Nations Tax Deferred Exchange Corp.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • First Nations Bank does not share with nonaffiliates 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. <ul style="list-style-type: none"> • First Nations Bank doesn't jointly market.
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>	
Browser Cookies	
<p>The First Nations Bank may use session cookies for technical purposes such as to enable better navigation through the site, or to allow you to customize your preferences for interacting with their sites. The First Nations Bank may also make use of persistent cookies to remember you between visits so, for example, you can save your customized preference settings for future visits.</p> <p>At no time is your private information, whether stored in persistent cookies or elsewhere, shared with third parties who have no right to that information. If you do not wish to have session or persistent cookies stored on your machine, you can turn them off in your browser. However, this may affect the functionality of the First Nations Bank web sites.</p>	

Member
FDIC

EQUAL
OPPORTUNITY
EMPLOYER



EQUAL
HOUSING
LENDER

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