



Privacy Statement

Notice of Your Financial Privacy Rights

FACTS	WHAT DOES FIRST NORTHERN BANK DO WITH MY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="1"> <tbody> <tr> <td>- Social Security number</td> <td>- Overdraft history</td> </tr> <tr> <td>- Account balances</td> <td>- Mortgage rates and payments</td> </tr> <tr> <td>- Credit history</td> <td>- Checking account information</td> </tr> </tbody> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	- Social Security number	- Overdraft history	- Account balances	- Mortgage rates and payments	- Credit history	- Checking account information
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- Account balances	- Mortgage rates and payments						
- Credit history	- Checking account information						
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 Northern Bank chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information	Does First Northern 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 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
Questions?	Call (800) 766-3641	

Who We Are?	
Who is providing this notice?	First Northern Bank means the following institutions: First Northern Bank of Buffalo and First Northern Bank of Sheridan.
What We Do?	
How does First Northern Bank	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.

protect my personal information?	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 Northern Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <table border="1"> <tr> <td>- Open an account</td> <td>- Give us your contact information</td> </tr> <tr> <td>- Provide employment information</td> <td>- Show your driver's license</td> </tr> <tr> <td>- Provide account information</td> <td></td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	- Open an account	- Give us your contact information	- Provide employment information	- Show your driver's license	- Provide account information	
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- Provide employment information	- Show your driver's license						
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>						
Definitions							
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>First Northern Bank does not share with our affiliates.</i></p>						
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>First Northern Bank does not share with nonaffiliates so they can market to you.</i></p>						
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>First Northern Bank does not jointly market.</i></p>						

If you have questions about our Privacy Disclosure, please [contact us](#).