



THE First National BANK OF Wyoming
YOUR COMMUNITY BANK

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Privacy Policy

Rev. 12/2010

Facts	What does the First National Bank of Wyoming 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 what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Overdraft history • Account Balances and Payment History • Credit History and Credit Scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 The First National Bank of Wyoming chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank Of Wyoming 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	NO
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 credit worthiness	NO	We don't share
For non-affiliated to market to you	NO	We don't share
Questions		
Call (302) 697-2666 or go to www.fnbywomingde.com		

Who We Are	
Who is providing this notice?	What does the First National Bank of Wyoming do with your personal information?
What We Do	
How does The First National Bank of Wyoming protect my personal information?	<p>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.</p> <p>Our employees are bound by our "Code of Ethics" policies and procedures to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
How does The First National Bank of Wyoming collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
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 credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliated to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. We have no affiliates.
Non-affiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We do not share with non-affiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. We do not market jointly with non-affiliates.

Security Statement

Protection of Information. Established Security Procedures

The First National Bank of Wyoming has always and continues to be committed to the security of our customer's account information. We have employed the latest in Internet Security and User Authentication to ensure that data being transmitted through the Internet Banking System is secure from unauthorized access.

PassMark Security

To protect the privacy and the security of your personal information, we implemented PassMark Security. This security feature uses an image called a PassMark™, and a special phrase which is chosen by the user, that helps you to identify that you are at our secure Internet Banking Web site, not a fraudulent look-alike site. Additionally, this security feature provides you added safety by helping us to identify you and to prevent unauthorized access to your accounts.

Your PassMark and phrase enable you to identify us over the Internet. When you enroll in our PassMark Security feature, you will select a PassMark and a phrase known only to you. Whenever you login we will show you this PassMark and phrase, so you can rest assured that you are accessing our real Website and not an impostor site.

We can identify you by checking the computer(s) that you are using to access our Website. Typically you will access our Website from one or two computers, such as your work and home PC's. Either way, our Website will remember your computer, preventing potential fraudsters from logging into your account even if they acquire or guess your Login ID and password. Should you need to login from a different computer, such as an Internet café, we will take additional steps to verify your identity, through a series of Challenge Questions you set-up at the time of enrollment.

Above all, the PassMark security feature provides a significant increase in your online banking security versus only User ID and password authentication without much change in your experience.

If we recognize the computer you are using, your PassMark™ and phrase will be presented to you on the next page. Once you confirm your PassMark™ and phrase, you'll know you can safely enter your Password. If you don't recognize your PassMark™ and phrase, **do not** enter your Password.

We are providing an enhanced security feature that helps protect you while you access your accounts online. On the Internet today, fraudsters attempt to steal your identity by impersonating the Web sites you trust. We are committed to proactively protecting you, our customer, against such attacks. The PassMark security feature helps us do this.

We will confirm your identity by two authentication "factors." These factors include:

- Something You Know (your Login ID and Password)
- Something You Have (your computer)

We use your computer as the second-factor (something you have). If we cannot confirm your identity or we do not recognize your computer, we will ask you a Challenge Question to which only you know the answer. These Challenge Questions are selected and answered by you when you enroll in the PassMark security feature. They must remain confidential and only known by you.

If you answer the Challenge Questions correctly, you're identity will be confirmed and you can proceed with login. You can also let us know to recognize your computer for future login.

Digital Ids from RSA

The First National Bank of Wyoming's IBS system uses digital ID's certified by RSA, an industry leader in digital identification certificates, to authenticate user information and provide access to the data through the system.

How do digital IDs work?

Digital IDs work off of a matched key setup where the server has a "private" key issued only to the server and a "public" key widely distributed to the bank's customers. A digital ID requires a matched pair of keys that are unique to each other to encrypt and decrypt data. With this setup, transactions created, encrypted, and transmitted by bank customers using the public key can only be decrypted by the other key in the pair running on the server.

Secured Data Transmission

The Internet Banking System combined with digital ID authentication through RSA allow the server to implement Secure Sockets Layer (SSL) protocol, the standard technology for secure web-based communications. With SSL, data traveling between the bank and customer is encrypted and can only be decrypted through the pairing of the public and private key pair. SSL capability is built into server hardware and browsers, but requires a digital ID to be functional.

Server Access

Server access is protected using a firewall computer and the leading firewall software, Checkpoints' Firewall-1. Firewall computers provide secure access to the Web Server and Checkpoints' software by only allowing authorized traffic to hit the Server.

By combining the latest technology with authenticated access to the web server, The First National Bank of Wyoming makes your Internet Banking transactions secure.

Disclosure of Privacy Principles to Customers

The First National Bank of Wyoming's commitment to our customer's privacy of their personal information is always in the forefront. If you have any questions or comments about our Privacy Policy, we encourage you to e-mail or write us at The First National Bank of Wyoming, 120 West Camden-Wyoming Avenue, Camden-Wyoming, DE 19934 (Attn: Compliance Officer).

The First National Bank of Wyoming reserves the right to make changes to this policy and to related procedures at anytime

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