



Privacy Policy

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Rev. 05/2013

| FACTS | | WHAT DOES FIRST NATIONAL BANK OF HARTFORD 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? | <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> <ul style="list-style-type: none"> ▶ social security number and income ▶ account balance and payment history ▶ transaction history and credit history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> | | |
| 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 National Bank of Hartford chooses to share; and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Does First National Bank of Hartford 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 | | Yes | No |
| For our affiliates' everyday business purposes- information about your transactions and experiences | | Yes | No |
| For our affiliates' everyday business purposes- information about your creditworthiness | | No | We don't share |
| For affiliates to market to you | | Yes | Yes |
| For nonaffiliates to market to you | | No | We don't share |
| To limit our sharing | <ul style="list-style-type: none"> ▶ Call 262-673-5800 ▶ Visit us online: www.fnb-hartford.com ▶ Complete our Privacy Opt-Out form | | |
| Questions? | Call 262-673-5800 or go to www.fnb-hartford.com | | |
| Who we are | | | |
| Who is providing this notice? | First National Bank of Hartford | | |
| What we do | | | |
| How does First National Bank | To protect your personal information from unauthorized | | |

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| of Hartford protect my personal information? | access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does First National Bank of Hartford 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 apply for a loan ▶ deposit money or pay your bills ▶ use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 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> |
| 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 | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ FNB Hartford Investment Services ▶ FNB Hartford Insurance Services, Inc. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▶ Financial Marketing Corporation ▶ Elan |
| Other Important Information | |
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