

Home

About »

Bank Online

Business »

Personal »

Wealth Management »

Home

Privacy

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What does Home National 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:

- Social Security number
- Income
- Payment history
- Credit history
- Credit scores
- Wire transfer instructions

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

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 Home National Bank chooses to share; and whether you can limit this sharing.

We share:

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. *You can not limit this sharing*

We DO NOT share:

For our marketing purposes - to offer our products and services to you

For joint marketing with other financial companies

For our affiliates' everyday business purposes - information about your transactions and experiences

For our affiliates' everyday business purposes - information about your creditworthiness

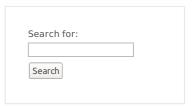
For nonaffiliates to market to you

What We Do

How does Home National 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 Home National Bank collect my personal information?

We collect your personal information, for example, when you

- · Apply for a loan
- Make a wire transfer
- Provide employment information
- Show your government-issued ID
- Give us your contact information

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

- 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.

Home National Bank has no affiliates.

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

Home National Bank 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.

Home National Bank doesn't jointly market.

Questions?

Call 740-949-2210

