



Privacy Policy

FACTS

WHAT DOES THE FIRST NATIONAL BANK & TRUST CO. OF IRON MOUNTAIN 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 and income
- Account balances and payment history
- Credit history and credit scores

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 The First National Bank & Trust Co. of Iron Mountain chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank & Trust Co. of Iron Mountain 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 906-774-2200 or go to www.fnbimk.com

What we do

How does The First National Bank & Trust Co. of Iron Mountain 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 The First National Bank & Trust Co. of Iron Mountain collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account or deposit money• Pay your bills or apply for a loan• Use your debit or credit card 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

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • First National Mortgage Company is a wholly-owned subsidiary of The First National Bank & Trust Co. of Iron Mountain, therefore the two companies are affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • The First National Bank & Trust Co. of Iron Mountain 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. • Our joint marketing partners include insurance companies and companies that provide identity protection services.

*Our web site does not require you to disclose any personally identifying information. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge, however, that when you communicate with us via e-mail, we will use your e-mail information only for the specific purpose of responding to your comments or questions. Your e-mail address will not be sold, nor will it be shared with others outside the bank unless we are compelled to do so by law.

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