

## The First National Bank Of Chillicothe

The First National Bank of Chillicothe and its Board of Directors realize the trust that customers have in the Bank. In part, that trust stems from the safekeeping of information that the Bank has about its customers. The First National Bank of Chillicothe will continue to maintain that trust by safeguarding customer information it has in its possession any way possible. To that end, the Board of Directors has adopted this Privacy Policy Statement with regard to our customer's nonpublic information.

FACTS	WHAT DOES THE FIRST NATIONAL BANK OF CHILLICOTHE DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>Social Security number</li> <li>Account balances</li> <li>Payment history</li> <li>Overdraft history</li> <li>Checking account information</li> <li>Employment Information</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>	
<b>How?</b>	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 of Chillicothe chooses to share; and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE?	CAN YOU LIMIT?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes:</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies:</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you:</b>	No	We Don't Share
QUESTIONS?	Call (940) 852-5161 in Chillicothe or (940) 663-5387 in Quanah or go to <a href="http://www.fnbchill.com">www.fnbchill.com</a>	
WHAT WE DO		
How does The First National	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.	

Bank of Chillicothe protect my personal information?	<p>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 those employees for whom access is appropriate</p>
How does The First National Bank of Chillicothe collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>● open an account</li> <li>● apply for a loan</li> <li>● make deposits or withdrawals from your account</li> <li>● give us your contact information</li> <li>● show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit card 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"> <li>● sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
<b>DEFINITIONS</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>● The First National Bank of Chillicothe does not share with our Affiliates.</li> </ul>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● The First National Bank of Chillicothe does not share with non Affiliates so they can market to you.</li> </ul>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● The First National Bank of Chillicothe does not jointly market.</li> </ul>
<b>OTHER IMPORTANT INFORMATION</b>	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with non affiliates either for them to market to you for for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with non affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliate to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b>We will not share personal information from deposit or share relationships with non affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Customers.</b> We will not share personal information with non affiliates either for them to market to you or for joint marketing - without you authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>	

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NOTICE: Each depositor insured to at least \$250,000