



You can visit this site and find out about our products and services or other information without giving us any information about yourself. We do not collect identifying information about visitors to our site. All visitors remain anonymous. Our site does not use "cookies" in any way.

We use standard software to collect non-identifying information about our visitors, such as:

- The type of Browser being used
- The date and time our site was accessed
- The IP address - This address is a unique string of numbers that identifies a computer on the Internet.

We use this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information via E-mail, [online forms]. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

### The First National Bank of Dryden's Statement on the Privacy of Customer Information

FACTS	WHAT DOES THE FIRST NATIONAL BANK OF DRYDEN 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 employment information * account balances and payment history * credit history and credit scores  When you are <i>no longer</i> 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 of Dryden chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does the First National Bank of Dryden share?
	<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	<b>No</b>
	<b>For our marketing purposes</b> - to offer our products and services to you	<b>No</b>
	<b>For joint marketing with other financial companies</b>	<b>No</b>
	<b>For our affiliates' everyday business purposes</b> - information about your transactions and experience	<b>We don't share</b>
	<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	<b>We don't share</b>
	<b>For non-affiliates to market to you</b>	<b>We don't share</b>
Questions?	Call 607-844-8141	
What we do		
<b>How does The First National Bank of Dryden protect my personal information?</b>	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 restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.	

**How does The First National Bank of Dryden collect my personal information?**

We collect your personal information, for example, when you

- \* open an account or give us contact information
- \* apply for a loan or use your credit or debit card
- \* make a wire transfer

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 non-affiliates 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 nonfinancial companies.

- \* *The First National Bank of Dryden has no affiliates*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies

- \* *The First National Bank of Dryden does not share with non-affiliates 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 another financial institution and check printing companies.*



Member of Independent Bankers Association of America



Member FDIC  
Federal Deposit Insurance Company



We Do Business in Accordance with Federal Fair Lending Laws

Equal Opportunity Employer



Your privacy is important to us. Click for more Info.