Privacy Policy



Privacy Policy

Rev. 12/2010

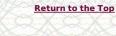
FACTS	WHAT DOES THE FIRST NATIONAL BANK OF FLETCHER DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tel you how we collect, share, and 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 Account Balance Payment History and Overdraft History Credit History and Checking Account Information
	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 of Fletcher chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank of Fletcher 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	No	We Don't Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

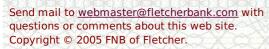
Questions?	Call 580-549-6106 or go to www.fletcherbank.com
------------	---

What we do	
Bank of Fletcher 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.

	While all employees are trained in customer confidentiality, employees only have access to information required for their job functions.
How does The First National Bank of Fletcher collect my personal information?	We collect your personal information, for example, when you Open and account or Show your drivers license Apply for a loan or give us contact information Give us you employment information State Law and individual companies may give you additional rights to limit sharing
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 non financial companies. The First National Bank of Fletcher has no affiliates.
Non Affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. The First National Bank of Fletcher does not share with non Affiliates so they can market to you.
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. The First National Bank of Fletcher does not engage in joint marketing.









Site designed and hosted by AudioTel Corporation