



Privacy Policy

Saturday, April 26, 2014

Rev. 12/20/10

FACTS

WHAT DOES THE FIRST NATIONAL BANK OF GIRARD 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 Credit History
- Account Balances and Checking account information
- Transaction history and 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 personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank of Girard 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	No	We don't share
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 non-affiliates to market to you	No	We don't share

Questions?

Call 620-724-6111 or go to www.fnbgirard.com

Who we are

Who is providing this notice?

The First National Bank

What we do

How does The First National Bank of Girard 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 provide 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 of Girard collect my personal information?

We collect your personal information, for example, when you:

- Open an account or give us your contact information
- Make a wire transfer or give us your income information
- Provide employment 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 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 Girard has no affiliates.*

Non-affiliate

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

- *The First National Bank of Girard does not share with non-affiliates so they can market 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 Girard does not jointly market.*

Other important information



© 2013 All Rights Reserved The First National Bank of Girard
205 S. Summit | Girard, KS 66743
Phone: 620-724-6111 | FAX: 620-724-6566

[Website Privacy Statement](#)

