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## Privacy Notice

rev. 12/2010

<b>FACTS</b>	What does First National Bank of Manning 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number and transaction history</li> <li>Account balances and payment history</li> <li>Credit history and overdraft history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<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 First National Bank of Manning chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Manning share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transaction, 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	Yes	No
<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

<b>Questions?</b>	Call 712-655-3557
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	First National Bank of Manning

<b>What we do</b>	
<b>How does First National Bank of Manning 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.
<b>How does First National Bank of Manning collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing of affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• First National Bank of Manning has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<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>• First National Bank of Manning has no affiliates.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• First National Bank of Manning has no affiliates</li> </ul>

## Other Important Information

### ***What can you do to protect your personal information?***

Use common sense when dealing with your personal information and only disclose this information to companies that you are familiar with and want to do businesses with. Do not give personal information out in a phone conversation that you did not initiate; unless you know the person or organization you are working with. Remember you can always politely hang up and call the person or organization back at a number that you know belongs to that company (look it up in the phone book). Do not give information to a stranger, even one claiming to be from the bank.

Shred bills or other documents that contain account numbers or personal information. Do not throw away any financial solicitations; shred this information so that it can not be used by someone else to assume your identity.

Report lost or stolen checks and check cards (debit cards) immediately. The bank will block payment of the check numbers involved, and assist you in establishing a new account -one that has not been compromised. Review deliveries of new checks to ensure checks have not been stolen in transit.

Store your bank statement in a safe place.

Notify the bank of any suspicious phone inquiries such as those asking for your

account information to "verify a statement" or "award a prize".

Guard your Check Card Number, receipts and PIN number carefully. These conveniences can be used to access your account without your knowledge if you are not careful. Change your PIN numbers and passwords often.

Do not put outgoing mail in or on your mailbox. Drop it into a secure, official Postal Service collection box. Criminals may use your mail to assume your identity.

If regular bills fail to arrive, call the company to find out why. Someone may have filed a false change of address notice to divert your information to his or her address.

If your regular bills include suspicious items, do not ignore it! Investigate immediately to head off possible fraud before it occurs.

Review your credit report annually to ensure accuracy. Order your free annual report by calling 877-322-8228 or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you would like to have your name removed from pre-screened credit offers, call the Credit Bureau Screening Service at 888-567-8688. This service covers all four major credit bureaus: Experian, Equifax, Trans Union and Novus.

To reduce telemarketing calls at home, register your phone number at [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.

You can opt-out of national direct marketing databases to help reduce unwanted mail and telephone solicitations. To join their mail preference services, go to <https://www.dmchoice.org/dma/member/regist.action> or mail your name, home address and signature to:

Mail Preference Service  
Direct Marketing Association  
PO BOX 643  
Carmel, NY 10512

Telephone Preference Service  
Direct Marketing Association  
PO BOX 1559  
Carmel, NY 10512

Report suspected fraud to your financial institution and the three credit reporting agencies immediately.

**Equifax** 888-766-0008

**Experian** 888-397-3742 or online at <https://www.experian.com/fraud/center.html>

**TransUnion** 800-888-4213