

Privacy Notice

FACTS

WHAT DOES FIRST NATIONAL BANK OF MCCONNELLSVILLE 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 account balances
- account transactions and checking account information
- credit history and transaction history

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 First National Bank of McConnelsville chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does First National Bank of McConnelsville 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

Yes

No

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 740-962-3911 or 800-441-3811

What we do

How does First National Bank of McConnelsville 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.

How does First National Bank of McConnelsville collect your personal information?

We collect your personal information, for example, when you

- apply for a loan or open an account
- provide account information or show your government-issued ID
- share us your contact information

my personal information?

- give us your contact 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 nonaffiliates 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.

- *First National Bank of McConnelsville has no affiliates.*

Nonaffiliates

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

- *First National Bank of McConnelsville does not share with nonaffiliates 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 financial or service companies to assist in completing a request or transactions you have made, to help us service your account, or to provide products and services we believe may be of value and interest to you.*



ABOUT SSL CERTIFICATES