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Privacy Policy

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Your safety and security is very important to us.

FACTS	What does First National Bank of Monterey 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: <ul style="list-style-type: none">◦ Social Security number and account information◦ Account transactions and account balances◦ Wire transfer instructions and overdraft history 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 First National Bank of

Monterey chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Do we 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 our affiliates to market to you:	No	We don't share
For nonaffiliates to market to you:	No	We don't share

Questions?

Call (574) 542-2121 or visit www.fnbmonterey.com

Who we are

Who is providing this notice?

First National Bank of Monterey

What we do

How does First National Bank of Monterey 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 maintain 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 First National Bank of Monterey collect my personal information?

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

- Give us your contact information or open an account
- Provide account information or make a wire transfer
- Apply for a loan

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. See below for more on your rights under state law.

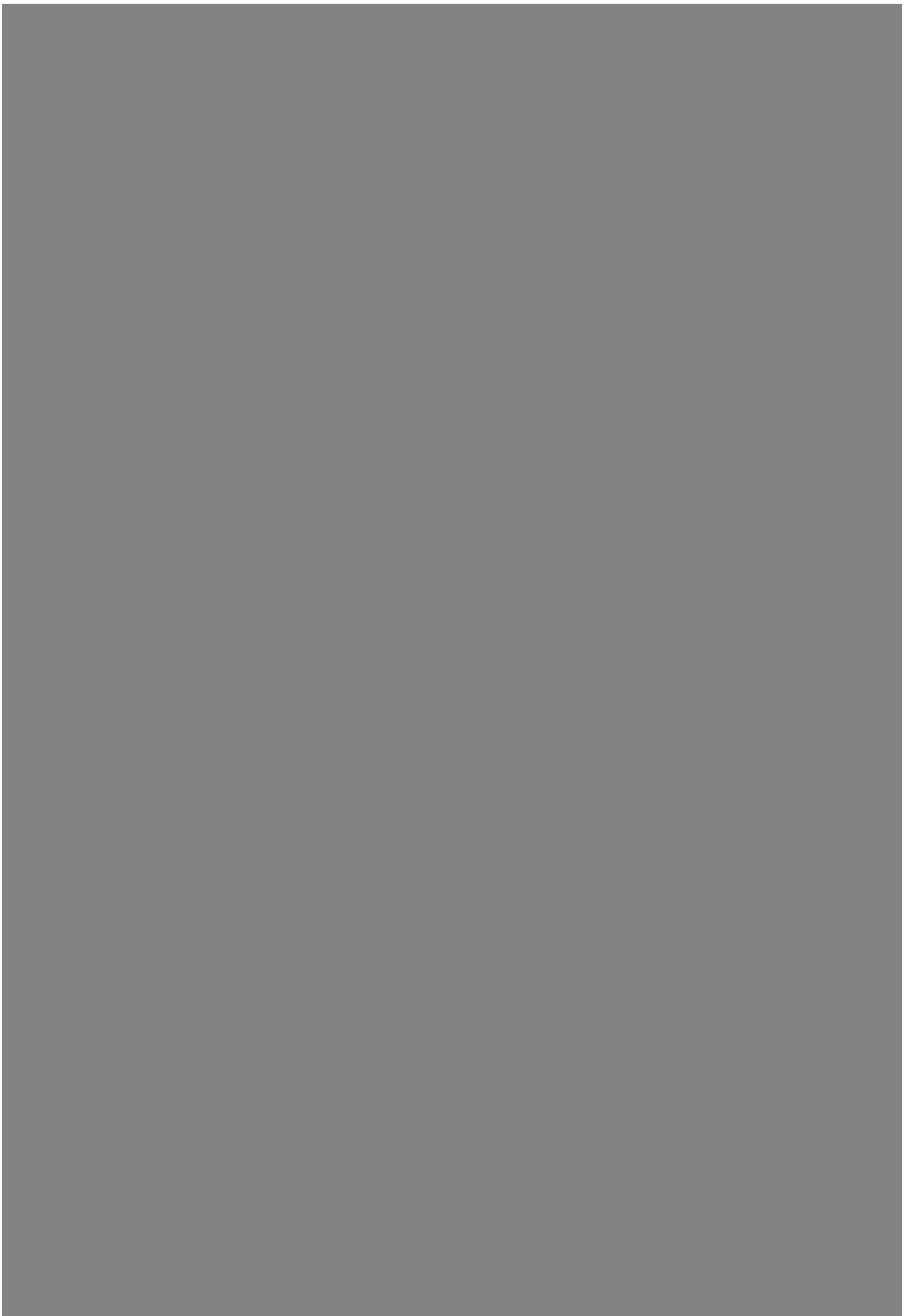
Definitions

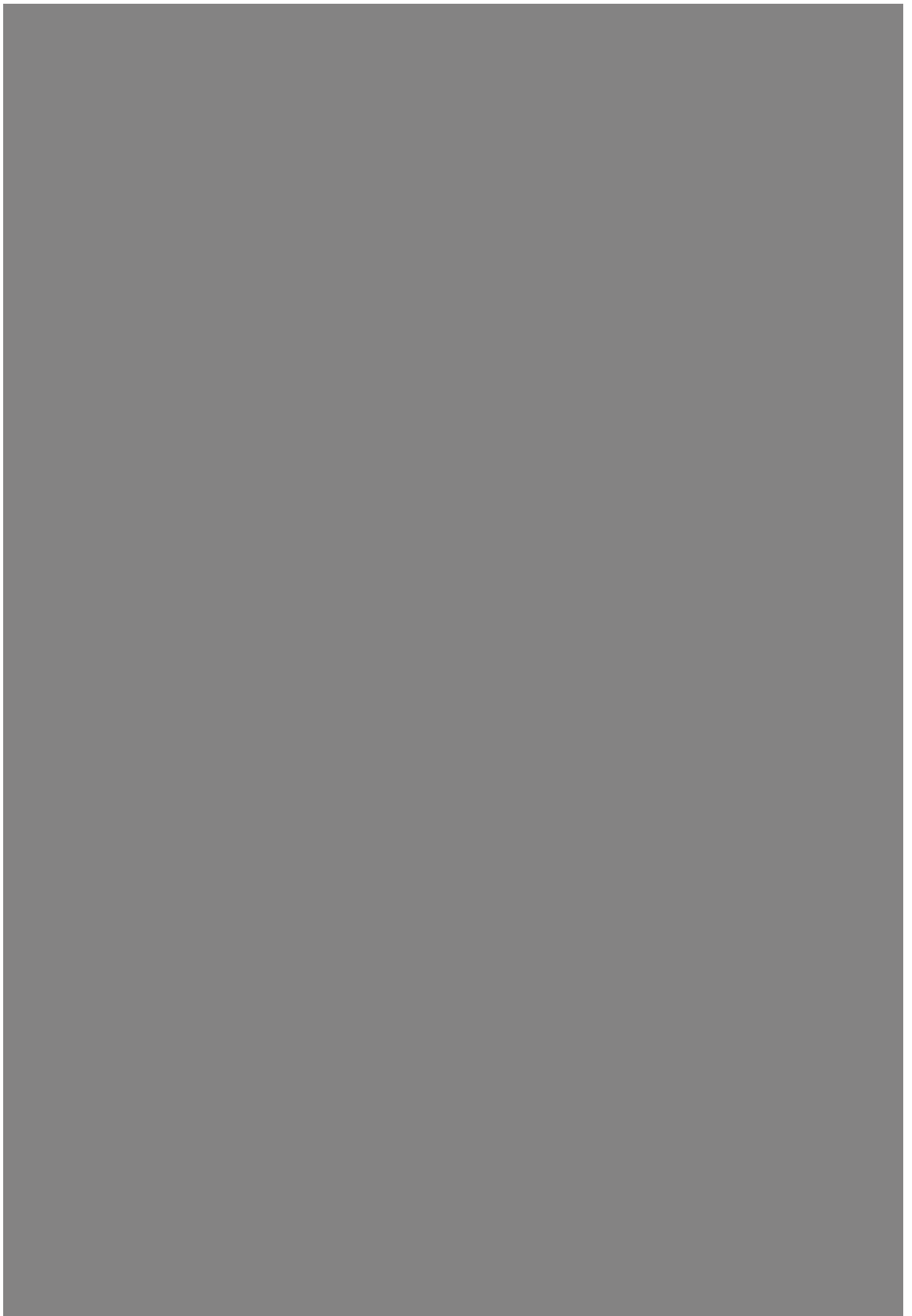
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ◦ First National Bank of Monterey has no affiliates.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◦ First National Bank of Monterey does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◦ First National Bank of Monterey doesn't jointly market.

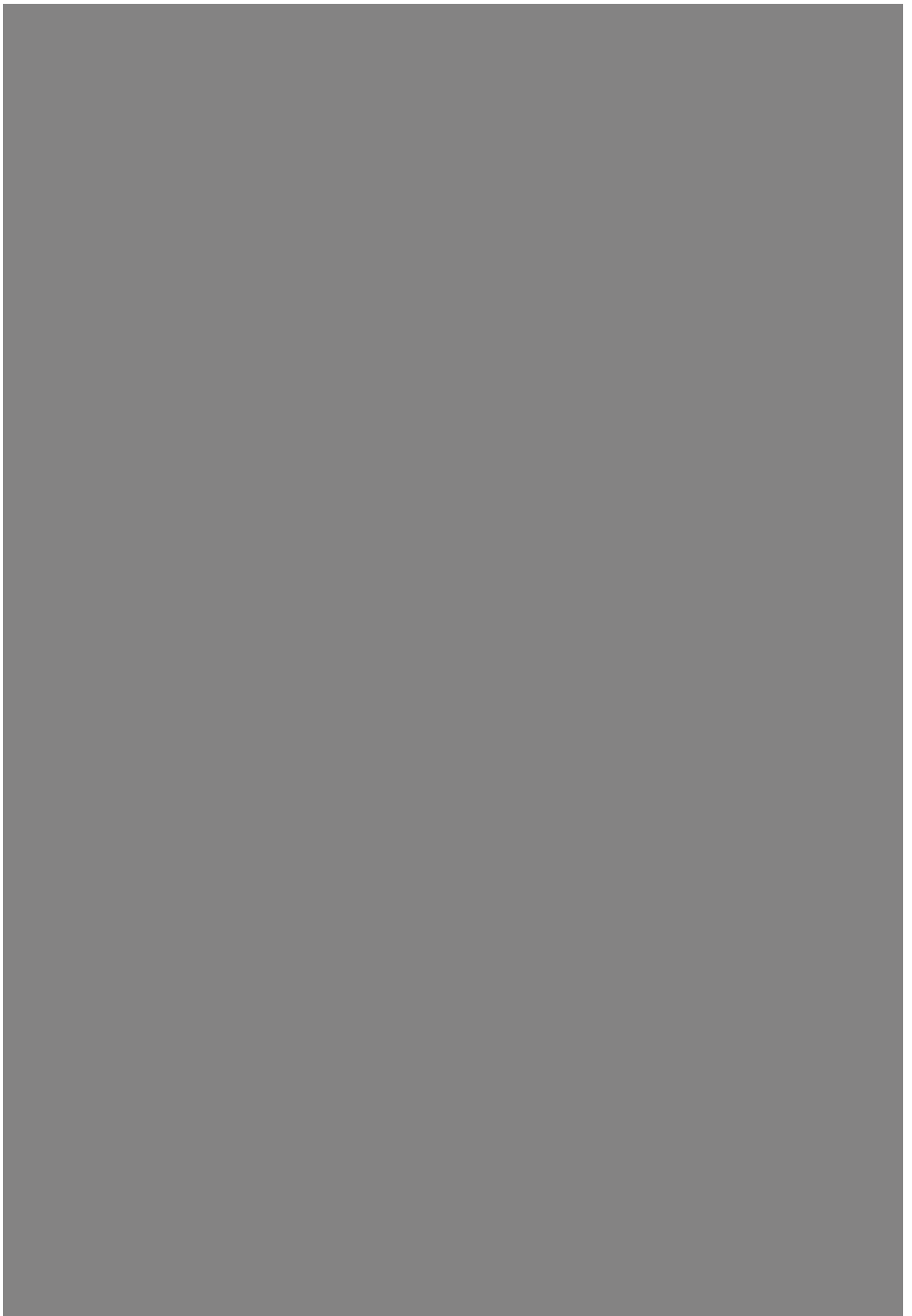
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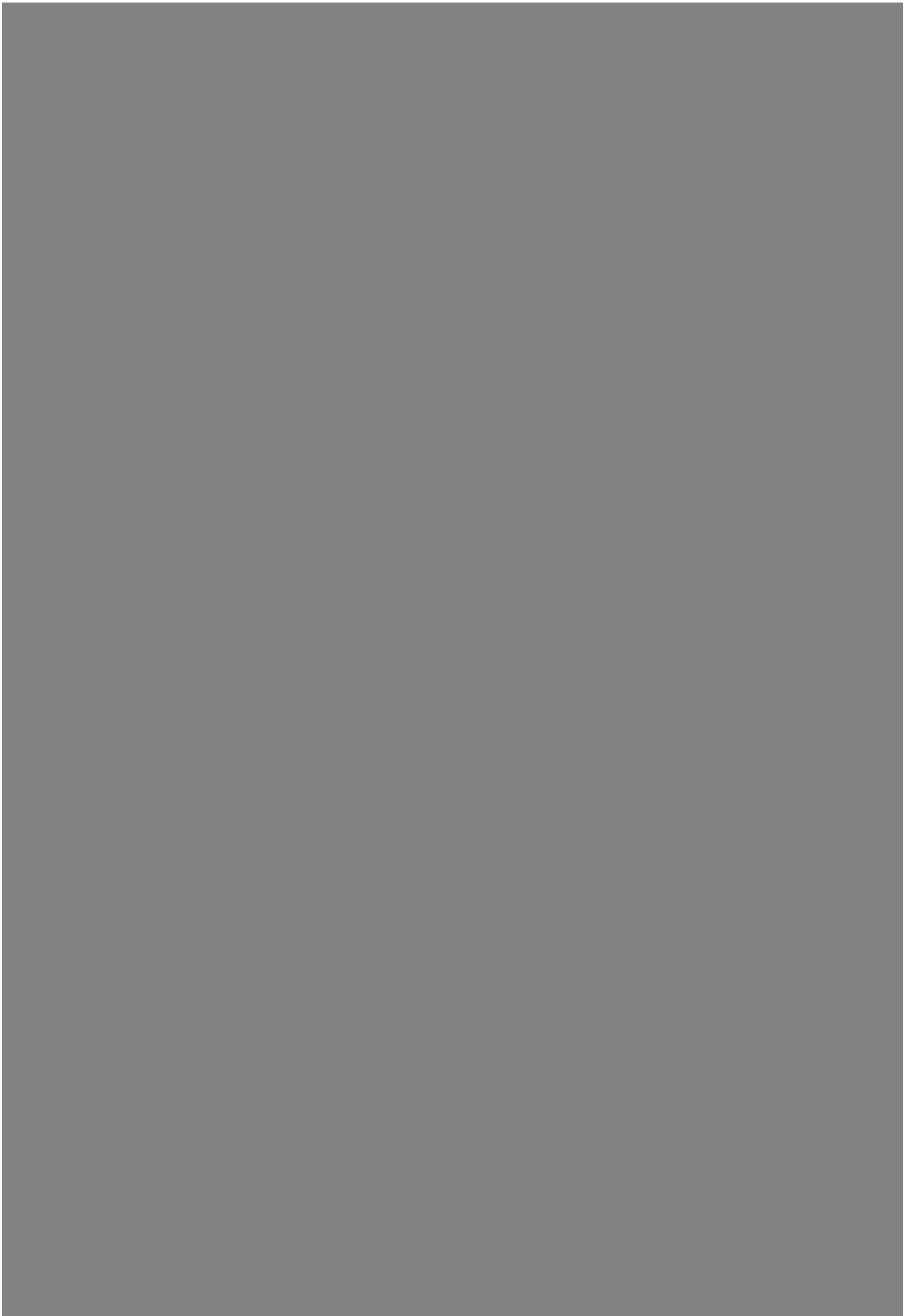
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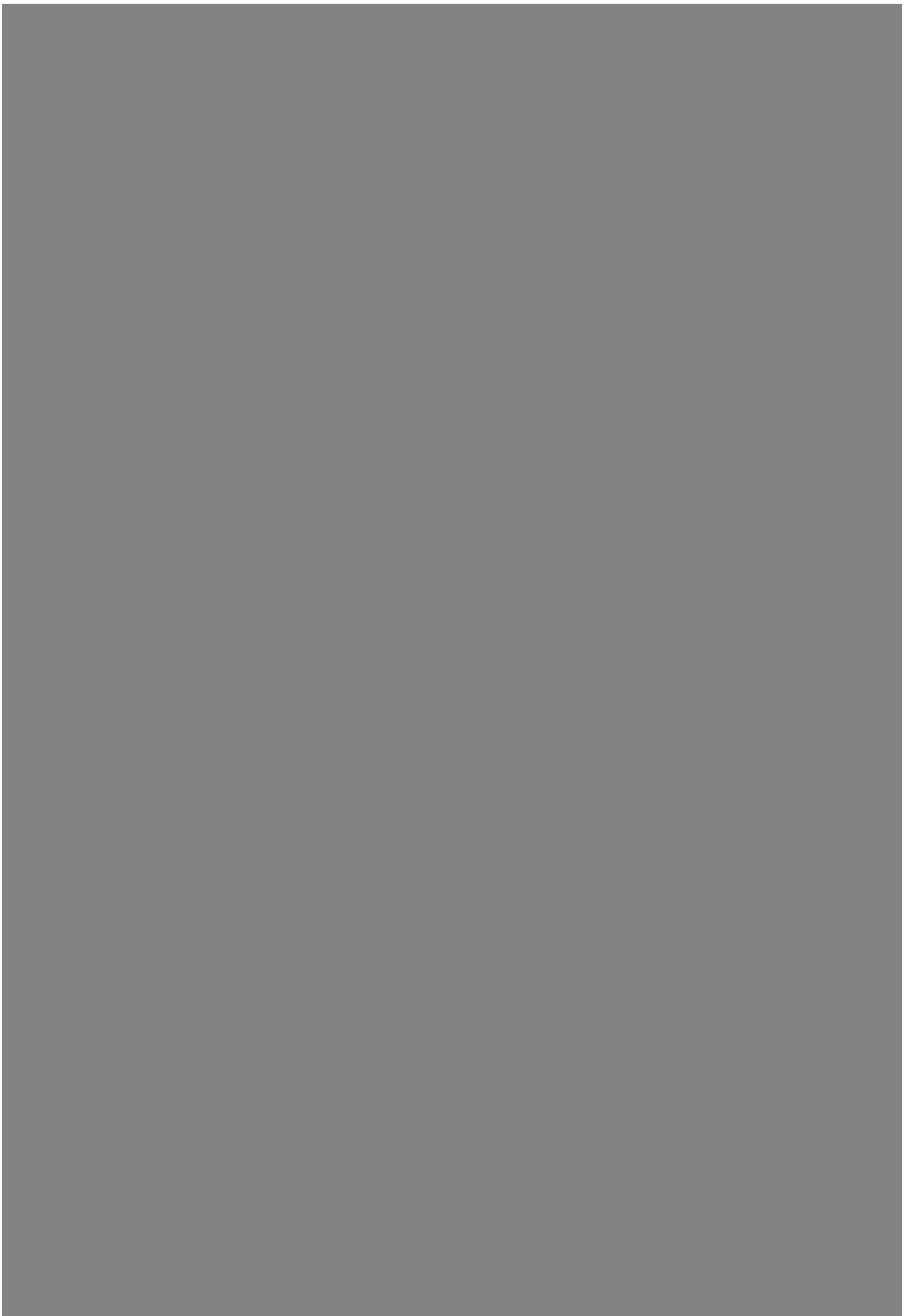












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