



## Privacy Policy

Rev. 11/2010

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24-Hour Telephone Banking  
Voice Access  
582-BANK (2265)

<b>FACTS</b>	<b>WHAT DOES THE FIRST NATIONAL BANK OF OGDEN DO WITH YOUR PERSONAL INFORMATION?</b>
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<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.
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<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 income</li> <li>account balances and overdraft history</li> <li>credit history and mortgage rates and payments</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customer's 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 FNB Ogden chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does FNB Ogden share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, 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	Yes	No
<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 217-582-2175 or go to <a href="http://www.fnbogden.com">www.fnbogden.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	THE FIRST NATIONAL BANK OF OGDEN

## What we do

### How does FNB Ogden 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 FNB Ogden collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from 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.

- *The First National Bank of Ogden is a subsidiary of the Longview Capital Corporation, Newman, Illinois. See below for more information regarding our affiliates.*

### Nonaffiliates

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

- *The First National Bank of Ogden 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.

- *The First National Bank of Ogden doesn't jointly market.*

## Other important information

Longview Capital Corporation's subsidiaries include, Longview State Bank, The First National Bank of Ogden, State Bank of Chrisman, First National Bank in Georgetown, Bank of Gibson City, Midwest AgriCredit and Illini Community Development Corporation.

The First National Bank of Ogden operates two full service branches, St. Joseph First in St. Joseph, Illinois and the Royal Bank in Royal, Illinois.



THE FIRST NATIONAL BANK OF OGDEN

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Equal Housing Lender

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