

Privacy Statement

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Privacy Notice

FACTS - What Does First National Bank Do With Your Personal Information?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

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 income
- Account balances and checking account information
- Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

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

Reasons we can share your personal information

**Does
FNB
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

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

Who is providing this notice?

First National Bank

How does First National Bank 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 collect my personal information?

We collect your personal information, for example when you



we collect your personal information, for example when you

- open an account or give us your contact information
- apply for a loan or provide employment information
- make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, or other companies.

Why can't I limit 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 has no affiliates.*

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies. *First National Bank shares personal information with Affinion Group, a nonaffiliated third party, to market our Preferred Check Club Program to you.*

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *First National Bank's joint marketing partners include insurance companies.*

If you have questions, call 423-663-2395.

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ABOUT CHILDREN'S ONLINE PRIVACY

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. First National Bank's websites and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, link to the Federal Trade Commission's website at <http://www.ftc.gov/privacy/privacyinitiatives/childrens>. For further information, the Federal Government has created a Web site, [Kidz Privacy](#), aimed at educating both parents and children about the dangers of the Internet and how to browse safely.

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