

The First National Bank of Powhatan Point Privacy Notice

FACTS	WHAT DOES THE FIRST NATIONAL BANK OF POWHATAN POINT DO WITH YOUR PERSONAL INFORMATION?
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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 yours personal information. Please read this notice carefully to understand what we do.
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What?	<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> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">Social Security Number</td> <td style="text-align: center;">Credit history</td> </tr> <tr> <td style="text-align: center;">Account balances</td> <td style="text-align: center;">Risk tolerances</td> </tr> <tr> <td style="text-align: center;">Transaction history</td> <td style="text-align: center;">Checking account information</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	Social Security Number	Credit history	Account balances	Risk tolerances	Transaction history	Checking account information
Social Security Number	Credit history						
Account balances	Risk tolerances						
Transaction history	Checking account information						

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 The First National Bank of Powhatan Point chooses to shares; and whether you can limit this sharing.
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Reason we can share your personal information	Does The First National Bank of Powhatan share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), repond 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	No	We don't share
For our affiliates' everday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call The First National Bank of Powhatan Point 740-795-5303 - Bill Busick
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Who We Are	
Who is providing this notice?	The First National Bank of Powhatan Point
What We Do	
How does The First National Bank of Powhatan Point 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 building.
How does The First National Bank of Powhatan Point collect my personal information?	We collect your personal information, for example, when you Open an account Show your government-issued ID Apply for a loan Show your driver's license 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. See below on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. -- The First National Bank of Powhatan Point has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. -- The First National Bank of Powhatan Point 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 Powhatan Point does not jointly market.
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.</p>	

