



## Privacy Policy

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Main Bank  
223 Chestnut St.  
P.O. Box 271  
Atlantic, IA 50022  
(712) 243-3195

<b>Facts</b>	What does First Whitney Bank & Trust do with your personal information?
<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.
<b>Why?</b>	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social security Number and checking account information</li> <li>• Account balances and overdraft history</li> <li>• Credit history</li> <li>• Credit card or other debt</li> </ul>
<b>How?</b>	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 First Whitney Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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.	No	We Don't Share
<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	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> -information about your creditworthiness	No	We Don't Share

Who we are	
<b>Who is providing this notice?</b>	First Whitney Bank & Trust 223 Chestnut St., Box 271 Atlantic, Iowa 50022
What we do	
<b>How do we protect your personal information?</b>	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.
What we do	
<b>How do we collect your personal information?</b>	We collect personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Pay your bills</li> <li>• Deposit Money</li> </ul>

- Use your credit or debit card.

**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 you.
- Sharing for nonaffiliates to market 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 non financial.

- **First Whitney Bank & Trust has no affiliates.**

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non financial companies.

- **First Whitney Bank & Trust doesn't 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.

- **First Whitney Bank & Trust doesn't joint market.**

**Questions?**

**Call: 712-243-3195 or go to [www.firstwhitneybank.com](http://www.firstwhitneybank.com)**

**BANKING SERVICES AVAILABLE**

- Checking Accounts
- Savings Accounts
- Money Market Accounts
- CD's
- IRA's
- HSA's
- Internet Banking
- First Whitney TeleBank
- Night Drop
- Bank by Mail
- Safety Deposit Boxes
- Trust Department
- Consumer Loans
- Agricultural Loans
- Commercial Loans
- Real Estate Loans

**BANKING HOURS**

Main Bank  
223 Chestnut Street  
(712) 243-3195

Bookkeeping Dept.  
(712) 243-4879

Monday - Friday  
Lobby 9:00 a.m. to 3:00 p.m.  
Drive-Up 8:30 a.m. to 3:30 p.m.

Branch Bank  
700 Chestnut Street  
(712) 243-4183

Monday - Friday  
8:30 a.m. to 5:30 p.m.  
Saturday  
8:30 a.m. to 12:00 p.m.  
(Deposits made at the Branch Bank after 3:00 p.m. will be posted on the next business day).

