

FACTS**WHAT DOES The First National Bank of Elmer 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?	<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"> ▪ Social Security Number and Income ▪ Account Balances and Payment History ▪ Credit History and Checking Account Information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	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 The First National Bank of Elmer chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does The First National Bank of Elmer share?
	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
	For our marketing purposes- To offer our products and services to you	No
	For joint marketing with other financial companies	Yes
	For our affiliate's everyday business purposes- Information about your transactions and experiences	No
	For our affiliate's everyday business purposes- Information about your creditworthiness	No
	For nonaffiliates to market to you	No
Can you limit this sharing?		
		No
		We Don't Share
		No
		We Don't Share
		We Don't Share
		We Don't Share
Questions?	Call 1 (877) 358-8141 or go to www.elmerbank.com	

Who we are

Who is providing this notice?	The First National Bank of Elmer
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What we do

How does The First National Bank of Elmer 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 The First National Bank of Elmer collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an Account or Deposit Money ▪ Pay your Bills or Apply for a Loan ▪ Give us Your Income 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 <ul style="list-style-type: none"> ▪ sharing for affiliate's 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. <ul style="list-style-type: none"> ▪ <i>The First National Bank of Elmer has no affiliates.</i>
Nonaffiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>The First National Bank of Elmer does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include Digital Insight.</i> ▪ <i>Our joint marketing partners include U.S. Bank National Association, D/B/A Elan Financial Services (ELAN).</i>

Other important information

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