

## FIRST NATIONAL BANK PRIVACY DISCLOSURE

<b>FACTS:</b>	<b>WHAT DOES FIRST NATIONAL BANK AT ST. JAMES DO WITH YOUR PERSONAL INFORMATION?</b>		
<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>What?</b>	<p>The type of personal information we collect and share depends 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 payment history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
<b>How?</b>	All financial companies need to share their customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share customer personal information; the reasons First National Bank at St. James chooses to share; and whether you can limit this sharing.		
	<b>Reasons we can share your personal information:</b>	<b>Does First National Bank at St. James share?</b>	
	<b>Can you limit this sharing?</b>		
	<b>For our everyday business purposes -</b> such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting 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 DO NOT SHARE
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	NO	WE DO NOT SHARE
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	NO	WE DO NOT SHARE
	<b>For non-affiliates to market to you</b>	NO	WE DO NOT SHARE
<b>Questions?</b>	Call 507-375-3376 or 1-888-755-7682		

**What we do:**

<b>How does First National Bank at St. James protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does First National Bank at St. James collect my personal information?</b>	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> <li>■ Open an account, deposit money, use your credit/debit card</li> <li>■ Apply for a loan or provide your mortgage information</li> <li>■ Give us your contact information and show government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions:**

<b>AFFILIATES</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First National Bank at St. James has no affiliates.</i></li> </ul>
<b>NON-AFFILIATES</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First National Bank at St. James does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>JOINT MARKETING</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>First National Bank at St. James does not jointly market.</i></li> </ul>

