

# First National Bank

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## FACTS WHAT DOES FIRST NATIONAL BANK OF MCMINNVILLE, TN, 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?** 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, payment history and credit history and account transactions. When you are *no longer* our customer, we continue to share your information as described in this notice.
- 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 First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank 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	No	N/A
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes- Information about your creditworthiness	No	N/A
For non-affiliates to market to you	No	N/A

**QUESTIONS?** Call 931-473-4402 or go to [www.fnbmt.com](http://www.fnbmt.com)

### Who we are

Who is providing this notice? **FIRST NATIONAL BANK OF MCMINNVILLE**

### What we do

- How does First National Bank protect** 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: Open an account or deposit money, pay your bills, apply for a loan or use your debit card. We also collect your personal information from others, such as credit bureaus, or public records.
- 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 non-affiliates 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 non –financial companies. First National Bank does not share with our affiliates.
- Non-affiliates** Companies not related by common ownership or control. They can be financial and non- financial companies. First National Bank does not share with our affiliates.
- Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you. First National Bank does not share with our affiliates.

### Other Important information

The Bank may share information about a deposit account or loan payment history through a third party request, but customer authorization is required to do so. This information generally includes information about transactions and our experience with the customer, but does not include information prohibited by the Fair Credit Reporting Act (such as information we have obtained from credit bureaus reports). This also includes information shared as required by law, such as to government entities in response to subpoenas. Information shared as part of the routine course of business, such as sharing with Consumer Credit Reporting Agencies, is permissible.