

### **Our Commitment to Your Privacy**

First National Bank recognizes the importance our customers place on privacy and the security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. With that in mind, we have developed this policy to help you to understand the steps we take to protect your personal information when you utilize our Internet services.

We may utilize the services of third party providers to assist us in providing online services, such as website hosting. These third party providers are referred to within this policy as "service providers".

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### **Information Collected on the Internet**

Service providers hosting our website collect general non-personally identifiable information on all website visitors. This information is collected on our behalf simply for administrative, statistical, and security purposes so that we may provide online services to you. This Institution and/or its service provider(s) may use cookies to collect some of this general information which includes:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our website.

We may collect additional information if website visitors knowingly and willing provide that information to us, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

Additional information about IP addresses and cookies are provided below.

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### **IP Addresses & Cookies**

An IP address is a number that's automatically assigned to your computer whenever you're on the Internet. Web servers, the computers that "serve up" web pages, automatically identify your computer by its IP address. When collecting information for us, our service provider does not link IP addresses to anything personally identifiable; however, this institution and our service providers may use IP addresses to audit the use of our site. We can and will use IP addresses to identify a user when necessary for security purposes.

Cookies are pieces of information stored directly on the computer you are using. In all cases, cookies and similar files that service providers may place on your computer do not contain any personal information unless encrypted, and cookies or other files are never used to track your use of other web sites. Cookies or similar files may be placed on your hard drive for security purposes, to facilitate site navigation, and to personalize your experience while visiting our site. These cookies do not identify you as an individual or by account number. If you do not accept these cookies or similar files, you may experience some inconvenience in your use of some online products.

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### **Email Policies**

When you register for Internet Banking, we will use your email address to send information to you. If you send us an email, please do not include any non-public personal or sensitive information as email messages may not be secure.

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## **External Third Party Links**

Our website may include numerous links to other, third party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. When you visit these sites, you will leave our website and will be redirected to another site.

First National Bank does not control linked third party sites. We are not an agent for these third parties nor do we endorse or guarantee their products. We make no representation or warranty regarding the accuracy of the information contained in the linked sites. We suggest that you always verify information obtained from linked websites before acting upon this information. Also, please be aware that the security and privacy policies on these sites may be different from our policies, so please read third party privacy and security policies closely.

While using our website, you may still see our logo when visiting other, third party sites. A technique called "Framing" allows us to display our logo and look and feel while allowing you to browse another site at the same time. It's important to note that while you may still see our logo and frame, any information you provide to a third party is not covered by our privacy or security policies.

If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly. This privacy policy applies solely to information collected by this Institution.

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## **Security**

This Institution and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information to a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

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## **Privacy of Children**

First National Bank respects the privacy of children. We do not knowingly collect names, emails addresses, or any other personally identifiable information from children. We do not knowingly market to children on our website. Our website may include linked third party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to visit these sites and provide any personally identifiable information.

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## **Privacy Updates**

New product releases may require changes to our privacy policies. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

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## **Questions**

If you have any questions about our privacy policies or concerns about our privacy practices, please contact First National Bank directly.