



Privacy Policy - First National Bank of Griffin

<p>What does First National Bank do with your personal information?</p>	<p>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.</p>
<p>How does First National Bank protect my personal information?</p>	<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>What types of personal information do we collect & share?</p>	<p>The information we collect and share depend on the products or services you have with us. This can include your social security number, income, account balances, payment history, credit history, and credit score. When you are no longer our customer, we continue to share your information as described in this notice.</p>
<p>How does First National Bank collect my personal information?</p>	<p>We collect your personal information when you open an account, deposit money apply for a loan, make a wire transfer, and when use your credit or debit card. We also collect personal information from credit bureaus, affiliates or other companies.</p>
<p>What types of personal information do we collect for mobile banking?</p>	<p>The information we collect on our mobile banking app is not collected without your permission. If you change your mind later, your permissions can be updated on your device. Some examples the app may request are location, contacts, and camera.</p> <p><u>Location</u>: to prevent fraudulent activity and display locations near you</p> <p><u>Contacts</u>: to allow you to send money via your mobile app</p> <p><u>Camera / Images</u>: to capture check images, take pictures, video, scan QR codes. scan ID, and to conduct video chat.</p>
<p>Why can't I limit all sharing of my personal information?</p>	<p>Federal law gives you the right to limit only sharing for affiliates everyday business purposes - information about your credit worthiness, affiliates from using your information to market to you, and sharing for non affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.</p>

page 2

What are reasons for sharing your personal information?

Does First National Bank Share	Can you limit Sharing	
Yes	No	For our every day 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 you products and services
No	We don't share	For joint marketing with other financial companies
No	We don't share	For our affiliates and everyday business purposes - information about your transactions and experiences
No	We don't share	For our affiliates to market to you.
No	We don't share	For our nonaffiliates to market to you

Definitions:

Affiliates	Companies related by common ownership or control. (Financial and non financial)
Nonaffiliates	Companies not related by common ownership. (Financial and non financial)
Joint Marketing	A formal agreement between nonaffiliated financial companies that market to you.

First National Bank does not share with our affiliates, non affiliates to market to you, and does not do joint marketing.

For questions about this policy - call 770.227.2251 or go to www.fnbgriffin.com