

Privacy Notice

Rev.(04/2014)



First National Bank, Cortez

2258 E. Main St. Cortez, CO 81321
www.fnbcortez.com

FACTS

WHAT DOES FIRST NATIONAL BANK, CORTEZ 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 and payment history
- *Credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

HOW?

All financial companies need to share customers' personal information to run their everyday business-to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal inform; the reason 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 - to process your transactions, maintain your account, and 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	We don't share
For our affiliates' everyday business purposes- information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliated to market to you	NO	We don't share

Contact Us

Call (1-800-737-2007) or (970) 565-3781

Sharing practices	
How often do you notify me about bank Practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does First National Bank 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 building.
How does First National Bank 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 *use your credit or debit card 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 sharing only for <ul style="list-style-type: none"> *affiliates' everyday business purposes - information about your creditworthiness *affiliates to market to you *nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> *processing transactions, mailing, and auditing services *providing information to credit bureaus *responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> *First National Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> *First National Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> *First National Bank doesn't jointly market.