

FACTS **WHAT DOES FIRST NATIONAL BANK IN HOWELL 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 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 in Howell chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does FNBH 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	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call 517-546-3150
- Mail in the form below
- Stop in at any of our branches

If you are a *new customer*, we can begin sharing your information [30] days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 517-546-3150 or stop by any of our branches.

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choices only to me.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not use my personal information for joint marketing with other financial institutions.

Internal Use: CIF# _____ Init _____ Date _____	Name _____ Address _____ City, State, Zip _____	Mail to: First National Bank in Howell PO Box 800 Howell, MI 48844-0800
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What we do	
How does First National Bank in Howell 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 buildings.
How does First National Bank in Howell collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or open an account • deposit money or pay your bills • use your ATM or debit card We also collect your personal information from other companies, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to anyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First National Bank in Howell may share with our affiliates.</i> • <i>We do not currently have any affiliates with which we share client data, but we may in the future elect to form affiliates for the purpose of delivering financial services such as insurance or secondary market mortgages.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First National Bank in Howell does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>First National Bank in Howell may jointly market.</i> • <i>Our joint marketing partners may include such companies as wealth management, mortgage or insurance companies.</i>