

FACTS**WHAT DOES FIRST NATIONAL BANK OF PASCO 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 with your information.
What?	<p>The types of personal information we collect, and share depend on the product(s) or service(s) you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Payment and transaction histories ■ Credit and overdraft histories <p>When you are no longer our customer, we can continue to share your information as described in this notice.</p>
How?	All financial companies share customers' personal information to run their everyday business. In the section below, we list the reasons why financial companies are able to share their customers' personal information, why First National Bank of Pasco chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Pasco share?	Can you limit this sharing?
For our everyday business purposes— 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	YES
For joint marketing with other financial companies	YES	YES
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 our affiliates to market to you	YES	YES
For nonaffiliates to market to you	YES	YES

To limit our sharing	<ul style="list-style-type: none"> ■ Call 888-419-0225; or ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent or provided you this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you may contact us at any time to limit our sharing.</p>
Questions?	Call 888-419-0225 or go to www.firstfincredit.com

Mail-in Form		
Leave Blank OR	Mark the box if you elect to limit sharing:	
Note: If you have a joint account, your choice(s) will apply to everyone on your account.	<input type="checkbox"/> Do not share my personal information, creditworthiness, or account information.	
	Name	
	Address	
	City, State, Zip	
	Signature	
	Mail to: FirstFin Credit P.O. Box 1316 Dublin, OH 43017	

Who we are	
Who is providing this notice?	First National Bank of Pasco
What we do	
How does First National Bank of Pasco 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 of Pasco collect my personal information?	<p>We collect your personal information when you:</p> <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. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes—information about your creditworthiness. ■ Sharing for affiliates to market to you. ■ Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account, I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our affiliates include financial companies with a direct ownership connection to First National Bank of Pasco, such as FirstFin Credit.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Our nonaffiliates may include financial and nonfinancial companies that share a common goal with First National Bank of Pasco.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include financial institutions such as insurance companies and financial product or service marketing companies.
Other important information	
<p>To limit our sharing:</p> <ul style="list-style-type: none"> ■ Call 888-419-0225; or ■ Mail the form located on page 1 	