

FACTS**WHAT DOES FIRST NATIONAL BANK OF HARTFORD
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

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 of Hartford chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Hartford 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	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	Yes
For our nonaffiliates to market to you	Yes	Yes

**To limit
our sharing**

Mail the form below

Please note: 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 334-588-2211

Mail-in-Form

If you have a joint account, your choice(s) will apply to everyone on your account.

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account #

Mail to:

First National Bank of Hartford
Compliance Officer
P.O. Box 129
Hartford, AL 36344

What we do

<p>How does First National Bank of Hartford 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>Additionally, First National Bank of Hartford requires and trains its employees to comply with its privacy standards and policies, which are designed to protect customer information.</p>
<p>How does First National Bank of Hartford collect my personal information?</p>	<p>We collect your personal information, for example, 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>Why can't I limit all sharing?</p>	<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 • affiliates from using your information to market to you • sharing for nonaffiliates to market to you
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>If you have a joint account with someone else, the choice(s) you make to limit our sharing will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include: First Wiregrass Agency, LLC</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>The nonaffiliate we share with is Affinion Benefits Group, LLC. First National Bank of Hartford has a contractual agreement with Affinion Benefits Group, LLC to offer the financial product or service of “accidental death & term life insurance by direct mail” on accounts with us. Affinion Benefits Group, LLC treats all customer information that is supplied by or on behalf of our clients as confidential. They do not disclose that information to any person or entity other than those required to fulfill their obligations to our customers and us.</p>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partner is Affinion Benefits Group, LLC. First National Bank of Hartford has a contractual agreement with Affinion Benefits Group, LLC to offer the financial product or service of “accidental death & term life insurance by direct mail” on accounts with us. Affinion Benefits Group, LLC treats all customer information that is supplied by or on behalf of our clients as confidential. They do not disclose that information to any person or entity other than those required to fulfill their obligations to our customers and us.</p>