

FACTS**WHAT DOES FIRST NATIONAL BANK *of AMERICA* (FIRST NATIONAL) 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
- Transaction history and 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 chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does FIRST NATIONAL 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	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	In Some Instances
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Give us a call at:
Loan Customers: 800-266-7661
Deposit Customers: 800-968-3626
Or Visit our website at: www.fnba.com/resources/privacypolicy/

Who we are	
Who is providing this notice?	First National Bank <i>of America</i> ; First National Acceptance Company; First National Development Company, Rose Acceptance, Inc.; and Rose Land and Finance Corporation.

What we do	
How does FIRST NATIONAL 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 collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Pay your bills or make deposits or withdrawals from your account • Use your credit or debit card <p>We also collect 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 • Affiliates from using your information 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. See below for more on your rights under state law.</p>

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 such as First National Acceptance Company; First National Development Company, Rose Acceptance, Inc.; and Rose Land and Finance Corporation
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First National Bank <i>of America</i> does not share with nonaffiliates so they can market to you.
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"> • First National Bank <i>of America</i> does not jointly market.

Other important information	
<p>Special notice for residents of CALIFORNIA: We will not share information we collect about you with nonaffiliates unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit our sharing among our affiliates to the extent required by California law.</p>	
<p>Special notice for residents of VERMONT: We will not share your information with affiliates, other than information relating to your account transactions and our experiences with you, except as permitted or required by applicable law. FIRST NATIONAL does not share your information with nonaffiliates, except as permitted or required by applicable law</p>	