



THE FIRST NATIONAL BANK OF DENNISON

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THE FIRST NATIONAL BANK OF DENNISON PRIVACY STATEMENT

The First National Bank of Dennison respects the privacy expectations and rights of its customers regarding financial information and other related information which the Bank has or gathers in the normal course of business.

The First National Bank of Dennison collects, retains, and uses information about individual customers only when we believe it would be useful (and allowed by law) in administering our business and to provide products, services, and other opportunities to customers. This information is obtained from application information, transaction information, and consumer report information.

The First National Bank of Dennison will use a customer's personally identifying information in our normal course of business. Personal information will not be sold or distributed to other parties for marketing purposes.

The First National Bank of Dennison does not disclose any nonpublic personal information about our customers or former customers except as permitted by law.

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

The First National Bank of Dennison makes disclosures to other nonaffiliated third parties as permitted by law.