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FACTS

WHAT DOES THE FIRST NATIONAL BANK IN TRINIDAD 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
- Income
- Account balances
- Payment history
- Transaction history
- Transaction or loss history

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 The First National Bank in Trinidad chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank in Trinidad 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	NO	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions? Call (719) 846-9881 or go to www.fnbtrinidad.com

The First National Bank in Trinidad

Member FDIC

(719) 846-9881 • *www.fnbtrinidad.com*

Wal-Mart Branch
Trinidad, Colorado
(719) 846-6360

First National Loan Production Office
Raton, New Mexico
(575) 445-7123

Huerfano County Branch
Walsenburg, Colorado
(719) 738-3594

Who we are

The First National Bank in Trinidad	Locations in Trinidad, Walsenburg and Raton. (see below)

What we do

How does The First National Bank in Trinidad 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 The First National Bank in Trinidad collect my personal information?	We collect your personal information, for example, when you ■ Open an account ■ Make a wire transfer ■ Apply for a loan ■ Provide account information ■ Show your driver's license We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *The First National Bank in Trinidad has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *The First National Bank in Trinidad does not share information with any nonaffiliates.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *The First National Bank in Trinidad does not participate in joint marketing.*

Other important information

Locations in Trinidad, Colorado: Main Bank, Motor Bank and Wal-Mart Branch.
In Walsenburg, Colorado: The Huerfano County Branch.
In Raton, New Mexico: The First National Loan Production Office.