

What Can I Do To Protect My Personal Information?

- Use common sense when dealing with your personal information and only disclose this information to companies that you are familiar with and want to do business with.
- Shred bills or other documents that contain account numbers or personal information.
- If you lose your Social Security card, or think it was stolen, contact the Social Security Administration immediately at 800.772.1213.
- You can opt out of national direct marketing and telemarketing databases by registering with the Federal Trade Commission's National Do Not Call Registry at www.donotcall.gov or by calling 888.382.1222.
- If you would like to have your name removed from pre-screened credit offers, call the Credit Bureau Screening Service at 888.567.8688. This service covers all four major credit bureaus: Experian, Equifax, TransUnion, and Innovis.

Protecting your privacy.

A large, light gray, stylized number 1 inside a circle, serving as a background graphic for the text.

Thank you for choosing First National Bank for your financial service needs. We appreciate the trust you have placed in us and understand the importance of protecting your personal information. As part of our annual Consumer Privacy Disclosure, we would like to take a moment to assure you of the following:

- First National Bank has always been and will remain committed to protecting our customers' privacy.
- We do not share your personal information except where required to complete a transaction on your behalf or where permitted by law.
- There is no need for you to opt out in order to prevent information sharing. First National Bank already limits the circumstances in which your personal information is disclosed.

For more information, please refer to the First National Bank Privacy Policy or visit us online at firstnational.com. We appreciate your business and look forward to serving your financial needs now and in the future.

Sincerely,



Rolland D. Johannsen
Senior Vice President
Retail Banking Group

First National Bank Omaha Privacy Policy

Does this policy apply to you?

This privacy policy covers personal information about customers who obtain consumer products from First National Bank for personal, family, or household purposes. This policy is provided to you as required by federal law.

Although this notice does not apply to business and commercial accounts, safeguarding our business and commercial customers' information is very important and we take steps to protect such information.

This privacy notice does not apply to any credit card account relationship you may have with us. If you have a consumer credit card account relationship with us, you will receive a separate notice applicable to that account.

Except as described below or as permitted by law, we do not disclose personal information about our customers or former customers.

Do you need to opt out of information sharing?

There is no need to opt out of information sharing as a result of receiving this privacy policy. Because we have limited the circumstances in which your personal information can be disclosed, there is no further action you need to take.

How do we collect personal information about you?

We collect personal information about you from the following sources:

- Information You Provide to Us – Personal information that you provide to us on applications and through other correspondence, such as your name, address, social security number, and personal financial statements.
- Transactions and Experiences – Personal information about your Transactions and Experiences with us and our affiliates, such as your account balance, payment history, and debit card usage.
- Information We Receive from Third Parties – Personal information that nonaffiliated third parties provide to us about you, such as credit report information, information about your accounts with third parties, and data from public records.

What personal information can we disclose to our affiliates?

We may disclose personal information about your Transactions and Experiences with us to our affiliates. For example, if you apply for a loan or a credit card at an affiliated bank or loan company we may disclose your account balance and your payment history to them to aid in the credit approval process.

What personal information can we disclose to nonaffiliated third parties?

We may disclose personal information about you to nonaffiliated third parties as permitted by law. This may include all of the personal information we collect about you. For example, we may disclose information to payment processors, check printing companies, and appraisal companies to complete transactions that you request.

Additionally, personal information may be disclosed in connection with a subpoena or similar legal requirement, in connection with audits, to process a transaction you requested, and to prevent fraud or unauthorized use.

We may disclose all of the personal information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. These nonaffiliated third parties are responsible for treating your personal information as confidential.

How do we secure your personal information?

We maintain physical, electronic, and procedural safeguards to protect your personal information. Our employees are authorized to use personal information only for business purposes and are subject to a Code of Ethics that requires them to treat personal information as confidential.