

FACTS	WHAT DOES FIRST NATIONAL BANK OF TENNESSEE 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
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account balances and Payment history ▪ Credit history and Transaction history <p>When you are no longer our customer, we continue to share your information about you according to our policies as described in this notice.</p>
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 Tennessee chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Tennessee 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	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes: Information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes: Information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
Questions? Contact us at 931.823.1261		

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Sharing Practices	
How does <i>First National Bank of Tennessee</i> notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does <i>First National Bank of Tennessee</i> 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 <i>First National Bank of Tennessee</i> collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open and account or deposit money ▪ pay your bills online or apply for a loan ▪ use your credit card or debit card <p>We also collect your personal information from others, such as credit bureaus.</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 to market to you ▪ non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>First National Bank of Tennessee does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>First National Bank of Tennessee does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>First National Bank of Tennessee doesn't jointly market.</i>