

Information Privacy Notice

What does First National Bank Alaska 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:

- o Social Security number
- o Account balances
- o Payment history
- o Credit history
- o Credit card or other debt
- o Transaction or loss 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 to the right, we list the reasons financial companies can share their customers' personal information; whether or not First National Bank Alaska chooses to share in any of these ways; and whether you can limit this sharing.

WHAT WE DO	
How does First National Bank Alaska protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law including maintaining physical, electronic and procedural safeguards, and restricting access to your nonpublic personal information to employees who need to know that information to provide products or services to you.
How does First National Bank Alaska 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 deposit money; • pay your bills or apply for a loan; and/or • use your credit or debit card. <p>We also collect your personal information from others, such as credit bureaus 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; and • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

DEFINITION	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>First National Bank Alaska has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First National Bank Alaska does not share with non-affiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>First National Bank Alaska does not jointly market.</i>

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES FIRST NATIONAL BANK ALASKA 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 do not share.
For our affiliates everyday business purposes —information about your transactions, experiences and/or creditworthiness	No	We do not share.
For nonaffiliates to market to you	No	We do not share.

Questions?

Call 777-4FNB (4362) from Anchorage/Eagle River, or 1-800-856-4FNB (4362) from other communities.

First National Bank Alaska is an Equal Housing Lender.