

PRIVACY DISCLOSURE

Earning Your Confidence...
Preserving Your Trust



FACTS What Does First Northern Bank Do With Your Personal Information?

WHY? Financial institutions 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 and income
- account balances and payment history
- credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

HOW? All financial institutions need to share customers' personal information to run their everyday business. Inside this brochure, we list the reasons financial institutions can share their customers' personal information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we 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	YES	YES
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
For nonaffiliates to market to you	NO	WE DON'T SHARE
To Limit Our Sharing	<p>If you do not want us to share information about you with Elan Financial Services, Inc., our joint marketing partner that offers credit card products; Celero Commerce, Inc., our joint marketing partner that offers merchant card processing services.</p> <ul style="list-style-type: none"> • Fill out, sign and mail the Opt-Out form printed on the back to: First Northern Bank, PO Box 547, Dixon CA 95620, or deliver the form to any First Northern Bank branch (you may want to make a copy for your records). • Call First Northern Bank at (707) 678-1904. • Send an email to us at onlinesupport@thatsmybank.com. In your email, state your full name, and the statement: "Do not share information about me with your credit card partner." 	

Questions? If you would like additional information, or have questions regarding First Northern Bank's Privacy Policy, please call one of our branches or go to www.thatsmybank.com and send us an email.

Important Privacy Choice for Consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights: You have the right to restrict the sharing of personal and financial information with Elan Financial Services, Inc., our partner that issues credit cards to our customers who wish them. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choice – Restrict Information Sharing with Another Company We Do Business with to Provide Credit Card Products and Services: Unless you say “No,” we may share personal and financial information about you with Elan Financial Services, Inc., to provide credit card products and services to you, and/or Celero Commerce, Inc., to provide merchant card processing services to you.

Time Sensitive Reply: You may make your privacy choice at any time. Your choice will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with our joint marketing partners.

NO, please do not share personal and financial information with Elan Financial Services, Inc., to provide credit card products and services or Celero Commerce, Inc., to provide merchant card processing services.

Name: _____

Signature: _____ Account Number: _____



Who is providing this notice	First Northern Bank
How does First Northern Bank 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 First Northern Bank 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 • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, 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 • sharing for nonaffiliates 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 nonfinancial companies.</p> <ul style="list-style-type: none"> • First Northern Bank does not share with its affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • First Northern Bank does not share with nonaffiliates.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • First Northern Bank jointly markets with Elan Financial Services, Inc., credit card products offered by that company, and Celero Commerce, Inc., merchant card processing services offered by that company.



FIRST NORTHERN BANK



Member FDIC
M-96 (Rev. 5/22)