



P.O. Box 789  
 Ringgold, GA 30736  
 (706) 965-3000  
[www.northwestgabank.com](http://www.northwestgabank.com)

Rev. 07/2015

## FACTS

### WHAT DOES NORTHWEST GEORGIA BANK A DIVISION OF FIRSTBANK DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>▪ Social Security Number and checking account information</li> <li>▪ Account balances and credit card or other debt</li> <li>▪ Payment history and mortgage rates and payments</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customer' 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 Northwest Georgia Bank a Division of FirstBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northwest Georgia Bank a Division of FirstBank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For our nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 800-413-4211 or go to [www.firstbankonline.com](http://www.firstbankonline.com)

**Who we are**

Who is providing this notice?

Northwest Georgia Bank a Division of FirstBank

**What we do****How does Northwest Georgia Bank a Division of FirstBank protect my 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 Northwest Georgia Bank, a Division of FirstBank collect my personal information?**

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or pay your bills
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies

**Why can't I limit all sharing?**

Federal law give 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.

- *Our affiliates include companies with a FirstBank name; FB Bank, Farmers State Bank, FB Mortgage and FB Advisors*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *FirstBank does not share with nonaffiliated companies, except in the context of joint marketing with other financial companies.*

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *FirstBank does not share with nonaffiliated companies, except in the context of joint marketing with other financial companies.*
- *Our joint marketing partners include insurance companies, bill pay service providers, and club account services companies.*

**Other Important Information**