



First Advisors PRIVACY NOTICE

FACTS

WHAT DOES FIRST ADVISORS, A DIVISION OF FIRST NATIONAL BANK, 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:

- Social Security number and income
- Account balances and transaction history
- Assets and credit 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 below, we list the reasons financial companies can share their customers' personal information; the reasons First National Bank and First Advisors chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank 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	NO
For our affiliates' everyday business purposes - Information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes - Information about your creditworthiness	N/A	N/A
For non-affiliates to market to you	NO	N/A

Questions?

Call 866.563.1900 or go to www.firstadvisorsonline.com

Who we are

Who is providing this notice?

First National Bank, and its trust and investment division First Advisors, a federally-chartered, commercial bank located in the State of Maine.

What we do

How does First National Bank and First Advisors 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 National Bank and First Advisors collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Make deposits or withdrawals from your account

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

Why can't I limit all sharing?

Federal law gives 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *First National Bank and First Advisors do not have any affiliates.*

Non-affiliates

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

- *First National Bank and First Advisors do not share with any non-affiliated companies.*

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include Allied Solutions representing New England Insurance Trust & Minnesota Life, U.S. Bank National Association, d/b/a Elan Financial Services.(Applicable only to customers of First National Bank.)*

Other Important Information

We will not disclose personal information about California or Vermont residents to third parties unless otherwise permitted by law. For Vermont residents, any personal information disclosed pursuant to a joint marketing agreement with a non-affiliated third party will be limited to information that identifies you (such as name, address, telephone number or e-mail address) and information concerning our experiences with you and your accounts.