

FINANCIAL PRIVACY POLICY

First National Bank of Michigan values its customers' privacy. We intend to protect your confidential information using state of the art measures. We never lose sight of the fact that our customers' trust is our most treasured asset. Here, private *means* private. Please know that our corporate focus is the protection of your privacy in your dealings with us.

OPT-OUT: We will not share your nonpublic personal information with others as defined below. First National Bank of Michigan, on your behalf, has exercised your right to opt-out under 12 CFR Part 40, Privacy of Consumer Financial Information.

Collection of Nonpublic Personal Information

Information about our customers and our former customers is collected from a variety of sources. It is gathered from applications you provide to us and to our affiliate(s) for our products and services. It is gathered from information we receive from processing your accounts and the transactions in those accounts such as deposit accounts and loans. We receive information from credit bureaus. We also confirm information you have provided to us for evaluating loans with those third parties you have named.

Categories of Nonpublic Personal Information the Bank Discloses

We do not reveal specific information about your accounts or other personally identifiable data to parties outside our bank or our financial affiliate(s) for their independent use unless: **1)** you request or authorize it; **2)** the information is provided to help complete a transaction initiated by you; **3)** the information is provided to a reputable credit bureau or similar information reporting agency; **4)** the disclosure otherwise is lawfully permitted or required; **5)** it is used to determine whether a loan that you have initiated is saleable in the secondary market; **6)** we are disclosing information we receive from processing your accounts, (for example, if there are sufficient funds in the account to pay a check you have written). We do not provide any information about former customers unless we are legally required to do so. We do not provide account or personal information to any company for the purpose of independent telemarketing or direct mail marketing of any products or services.

Protection of Information and Security Measures

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Maintenance of accurate information

First National Bank of Michigan has procedures to ensure that your financial information is accurate, current and complete, and in keeping with reasonable commercial standards. We will respond promptly to requests to correct inaccurate information.

At The First National Bank of Michigan we value our customer relationships. We want you to understand how we use the information you provide and our commitment to your privacy. If you have any questions about how we protect your confidential information, please call 269 349 0100