

## **NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS**

*We, our* and *us*, when used in this notice, mean First Bank, Upper Michigan.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Deposit account
  - Loan account
  - Credit card account
  - Safe deposit box
  - Retail installment contract we hold and service
  - Self-directed Individual Retirement Account
  - Financial, investment, or economic advisory services
  - Land contracts
  - Brokerage Services
- Former customers

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will first define some terms.

*Nonpublic personal Information* means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.

An *affiliate* is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A *nonaffiliated third party* is a person we do not employ or a company that is not an affiliate of ours. This is also known as a nonaffiliated third party, or simply, “other party”.

## **THE INFORMATION WE COLLECT**

We collect information about you from the following sources:

- Information you give us on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with our affiliates.
- Information about your transactions with other parties.
- Information from a consumer reporting agency.