

FACTS**WHAT DOES First National Bank of Layton
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
 - Account balances
 - Credit scores
- and **Income**
and **Credit history**
and **Assets**

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 of Layton** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Layton 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 - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	Yes	No - Does not provide an Opt-Out
For joint marketing with other financial companies	Yes	No - Does not provide an Opt-Out
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No - We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?

Call **801-544-4241** or go to www.fnbutah.com

Who we are	
Who is providing this notice?	First National Bank of Layton
What we do	
How does First National Bank of Layton 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 of Layton 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 or ▪ Pay your bills or ▪ Apply for a loan or ▪ Use your credit or debit card <p>We also collect your personal information from 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 National Bank of Layton has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ First National Bank of Layton does not share with nonaffiliates so they can market to you.
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"> ▪ See Other important information below:
Other important information	
<p>Our joint marketing partners include credit card companies, check printing and checking account benefit companies, identity theft prevention and recovery companies, merchant services companies and financial planning companies.</p>	