

## Privacy & Security Policy

[Want to know more about safe online banking click here](#)

Rev. 3-31-11

FACTS	WHAT DOES NORTH GEORGIA 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?	<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 income</li> <li>■ account balances and payment history</li> <li>■ credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 <b>North Georgia National Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does North Georgia National Bank 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>	No	We Don't Share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We Don't Share
<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 706-629-6499 or go to <a href="http://www.ngnb.net">www.ngnb.net</a>
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What we do	
How does North Georgia National Bank 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 North Georgia National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your information from others, such as credit bureaus, affiliates, or 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"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <b>North Georgia National Bank has no affiliates.</b></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <b>North Georgia National Bank does not share with nonaffiliates so they can market you.</b></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <b>North Georgia National Bank doesn't jointly market.</b></li> </ul>



## **Online Security Statement**

Your transactions are absolutely safe. North Georgia National Bank works with the most advanced technology partners to ensure that the most secure environment is made possible for our valued customers. You can be completely confident of the following security measures:

### **Secure Communications**

Our system ensures that data exchanged between your PC and our computer is encrypted with the strongest encryption available. If we detect that data was added or deleted after you sent it to the Bank, the connection will be severed in order to guard against any tampering.

### **Secure Environment**

Our computer system does not connect directly to the Internet. It is isolated from the network via a "firewall". A firewall is a combination of software and hardware products that designate parameters, and control and limit the access that outside computers have to the Bank's internal networks and databases. You can feel secure knowing that our firewall protects your personal information from unauthorized access.


### **Secure Login**

User IDs and passwords are isolated from the Internet by being stored on North Georgia National Bank's computer. This insures that the passwords and IDs can never be accessed or downloaded by anyone on the Internet. Additionally, user passwords can vary from four to eight characters, which means the chance of randomly guessing a password is less than one in one billion!. The system also checks for invalid logins and automatically disallows a user after three invalid attempts. This prohibits the "hacker" from gaining access to our system, thus protecting your accounts.

### **Your Password**

You will be responsible for maintaining one of the most important security measures: your password. When you receive your North Georgia National Bank's online banking password, be sure to keep it confidential. Memorize it, or write it down and keep it in a safe place. It is not recommended you carry your password in your purse or wallet. Make sure no one watches you enter your password and always close your browser when leaving the computer. Make sure you regularly scan your computer for viruses that could be used to capture password keystrokes. You ultimately hold the key to your password security. Not even a bank employee has your password.

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