



The First National Bank of Long Island

Where Everyone Knows Your Name

PRIVACY NOTICE

At The First National Bank of Long Island, the basis of each customer relationship is trust. You have chosen to do business with The First National Bank of Long Island and we will honor that relationship, beginning with the information you share with us. We believe that your privacy should never be compromised. At the same time, we want to offer you all the financial products and services you need to meet your financial goals. We believe we can accomplish both through the privacy policy outlined below.

DEFINITIONS

The words “we”, “us”, “our” and “Bank” refer to The First National Bank of Long Island. “You” and “your” refer to our customers with whom we have a continuing relationship through one or more accounts, as well as consumers who may simply use a service we provide without any real account relationship including, for instance, a person who may have applied for a loan that was declined. “Nonpublic information” means personally identifiable financial information that is not available from public sources.

HOW WE COLLECT YOUR INFORMATION

We collect information about you from variety of sources, such as:

- Information from your applications or other forms (such as your name, address, and social security number);
- Information from your transactions with us (such as you account balance);
- Information from consumer reporting agencies (such as your credit history); and
- Any information you furnish to us via e-mail.

HOW WE USE YOUR INFORMATION

If we believe we can offer you an insurance or annuity product or service that you may want, we may share information with our subsidiary, The First of Long Island Agency. If you prefer that we not share this information, you may direct us not to, by writing to us at:

The First National Bank of Long Island
Operations Department
30 Glen Head Road
Glen Head, NY 11545

We will only disclose customer information to a nonaffiliated third party when:

1. The information is necessary to effect, administer or enforce a transaction that you have requested or authorized (for example, we may provide information about you to a third party to print your checks);
2. The information is provided to a reputable credit bureau or similar information reporting agency;
3. The disclosure is otherwise lawfully permitted or required, such as a subpoena or similar legal process; or
4. Under any other circumstances permitted by law or regulation.

It’s important for you to know that we do not sell or share customer information with other nonaffiliated third parties, so there is no need for you to request that we not do so.

HOW WE PROTECT YOUR PRIVACY

Our employees are educated on the importance of maintaining the confidentiality of customer information to those employees who need to know that information to provide products or services to you. To guard your information, we maintain physical, electronic and procedural safeguards that comply with federal standards.

We continually strive to maintain complete and accurate customer records. Please notify us at 516-671-4900 or 212-566-1500 if you believe that our records reflect inaccurate or incomplete information. We will promptly investigate and correct any inaccuracies.

The policies stated in this notice apply to both our present and former consumer customers.