

FIRST NATIONAL BANK OF ST. IGNACE MOBILE BANKING APPLICATION PRIVACY POLICY

This Online and Mobile Privacy Policy (“Policy”) applies to users of the First National Bank of St. Ignace Web Based and Mobile Banking Applications (“App”).

Your privacy is important to us. This online privacy policy explains how we collect, share, use, and protect information when you visit or use this mobile banking app. As you review this Mobile Banking Privacy Policy, here are a few general principles to keep in mind:

- Agreement to Policy

By downloading the First National Bank of St. Ignace Mobile Banking App on your mobile device, you consent to this Policy which includes your consent to disclose and use information about you in the manner detailed in this Policy.

- Gathering, Using and Sharing: Information that we collect

Information that we may collect about you through mobile banking includes information that you voluntarily disclose, such as your name, address, phone number, email address and other contact information; transaction information, information resulting from your mobile activity and your location information. We may also gather additional information associated with your mobile device through cookies and other technologies as described below.

- Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to collect to the online service, the type of operating system and browser you use, and the parts of our online service you access.

- Mobile Banking Application

For your convenience, First National Bank of St. Ignace offers you the ability to access some of our products and services through mobile banking applications. When you interact with us through our Mobile App, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how to use your mobile device. In addition, the App may request access to your devices camera and / or photos to utilize our remote deposit feature. We do not share your images with any third parties, except those needed to process the check deposit itself. We do not access or store any photos except those selected by you to share the front and

back of a check. This information is not used for marketing or any other purposes except to enable the remote deposit feature of the Mobile App.

- Location Tracking

There may be certain information transmitted to us regarding your location when you request information through applications on your mobile device, such as your physical location when accessing the App. Location data that we collect from your mobile device will assist us in mitigating against any potential breaches or unauthorized access to customer information.

- Working with Other Companies

From time to time, First National Bank of St. Ignace may establish relationships with other companies in a bid to provide you with additional value and products and services. In these circumstances, we will treat your personal information in the same manner as described in our Privacy Policy.

- Use of Information

We use the information discussed above in a number of ways, such as:

1. Processing applications and transactions
2. Verifying your identity (such as when you access your account information)
3. Preventing fraud and enhancing the security of your account or our online services.
4. Responding to your requests and communicating with you.
5. Managing your preferences.
6. Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies.

- Disclosure of Information

We may share the information we collect from and about you with our affiliates and other third parties as described below. In particular, we may share your information

1. To comply with the requirements of the law or with court orders
2. For our everyday business purposes, such as processing transactions, and maintaining accounts
3. With credit reporting agencies
4. To market our internal products and services to you

- Security

User IDs, passwords and multi-factor authentication are used to help safeguard against unauthorized access to your information through online and mobile banking. As always, we

strongly encourage you to assist us in that effort by not sharing your User IDs and passwords with anyone.

- Questions and Concerns

If you have any questions about this policy or our privacy practices, please visit www.fnbsi.com or call us at (906) 643-6800.

- Policy Updates and Effective Date

This Policy is subject to change and any changes to this Policy will become effective when posted on this application. Your use of the application following these changes means you accept the revised Policy.