**Facts**

**WHAT DOES First National Capital Markets, Inc. 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 and financial account numbers
- Account balances and transaction information
- Income and employment information

**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 Capital Markets, Inc. chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does First National Capital Markets share?</th>
<th>Can you limit the sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes—to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes—information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes—information about your creditworthiness</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don't share</td>
</tr>
</tbody>
</table>

**To limit our sharing**
- Call 800-989-2999 — our menu will prompt you through your choice(s)
- Visit us online: [www.fncapitalmarkets.com](http://www.fncapitalmarkets.com)
- Mail the form below

**Please note:**
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

**Questions?**
Call 800-989-2999 or go to [www.fncapitalmarkets.com](http://www.fncapitalmarkets.com)

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**Mail-in Form**

Mark any/all you want to limit:

<table>
<thead>
<tr>
<th>planned future publication date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>Address</td>
</tr>
<tr>
<td>City, State, Zip</td>
</tr>
</tbody>
</table>

**Mail To:**
First National Capital Markets, 1620 Dodge Street, Stop 1104, Omaha, NE 68197
### Who we are

| Who is providing this notice? | First National Capital Markets, Inc. (FNCM) |

### What we do

| How does FNCM 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 FNCM collect my personal information? | We collect your personal information, for example, when you  
- Open an account or make deposits and withdrawals  
- Direct us to buy securities or direct us to sell securities  
- Tell us about your investment portfolio |

| Why can't I limit all sharing? | Federal law gives you the right to limit only  
- 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  
State laws and individual companies may give you additional rights to limit sharing. |

| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices apply to everyone in your account. |

### Responsible parties

| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Affiliate of First National Bank, Omaha and a subsidiary of First National Investment Banking which is wholly owned by First National of Nebraska |

| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- FNCM does not share with nonaffiliates so they cannot market to you |

| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- FNCM does not jointly market. |