



275 Broad Hollow Road • Melville, NY 11747

Statement Ending 09/12/2022

THE FIRST NATIONAL BANK OF LI





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Customer Number:XXXXXXXX

RETURN SERVICE REQUESTED

THE FIRST NATIONAL BANK OF LI

Managing Your Accounts

	Branch Name	Glen Head
	Phone Number	(516) 674-6650
	Mailing Address	10 Glen Head Road Glen Head, NY 11545
	Website	www.fnbli.com

Summary of Accounts

Account Type	Account Number	Ending Balance
SAMPLE CHECKING	XXXXXXXXXX	\$54,833.98

SAMPLE CHECKING-XXXXXXXXXX

Account Summary

Date	Description	Amount	Description	Amount
09/12/2022	Beginning Balance	\$55,700.98		
	1 Credits/Interest/Deposits	\$228.00		
	1 Debits/Charges/Withdrawals	\$1,095.00		
09/12/2022	Ending Balance	\$54,833.98		

Transactions

Date	Description	Debits	Credits	Balance
09/12/2022	Beginning Balance			\$55,700.98
09/12/2022	DEPOSIT #1234		\$228.00	\$55,928.98
09/12/2022	CHECK #4321	\$1,095.00		\$54,833.98
09/12/2022	Ending Balance			\$54,833.98

Checks Cleared

Check Nbr	Date	Amount
4321	09/12/2022	\$1,095.00

* Indicates skipped check number

ACCOUNT RECONCILIATION

CHECKS OUTSTANDING (ISSUED BY YOU BUT NOT YET INDICATED AS PAID ON ANY STATEMENT)

Table with 3 main columns: NO. OR DATE, AMOUNT, and a summary column. Includes rows for SUBTOTAL, ENTER SUBTOTAL, ADD DEPOSITS, TOTAL (1 AND 2 ABOVE), SUBTRACT TOTAL, and BALANCE.

NOTICE TO OUR CUSTOMERS
HOW TO HANDLE ERRORS OR INQUIRIES

Please examine your account statement at once. Other than electronic transfers on personal accounts as defined by federal law, the statement shall be considered correct for all purposes and we shall not be liable for any error in, or improper charge to, the account unless you notify us in writing at the address below of any such error on or improper charge within fourteen (14) days of the delivery or mailing of the statement.

The following information pertains to Personal Account Customers only

If you have a question or believe there is an error regarding an electronic transfer (as defined by federal law) reflected on your bank statement, or if you need more information about an electronic transfer (payment or deposit), write us at Deposit Operations, The First National Bank of Long Island, P.O. Box 67, Glen Head, NY 11545-0067 or call us at (516) 671-4900.

NOTICE TO FIRST CLASS CREDIT ACCOUNT CUSTOMERS

(The following information pertains to Personal Checking Account Customers only)

PAYMENT INFORMATION

You may, at any time, make payments for more than the total amount due as well as pay your total indebtedness. Payments received at the address shown below by 12:00 noon on any weekday that is not a holiday will be posted on the day of receipt.

ACCOUNT INFORMATION

If there is a credit balance on your account, the dollar amount appears next to the terminology, "unapplied balance". The unapplied balance will be used to pay future amounts owed, unless you request a refund. Send refund requests to the address shown above.

CALCULATION OF THE FINANCE CHARGE

We compute the finance charge on your account by applying the periodic rate to the "Balance Subject to Interest Rate" of your account (including current transactions). To get the "Balance Subject to Interest Rate" we take the beginning balance of your account each day, add any new loans, and subtract any payments, credits, unpaid finance charges, and unpaid insurance premiums.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at The First National Bank of Long Island, P.O. Box 67, Glen Head, New York 11545-0067.

In your letter, give us the following information:

- Account information: Your name and account number.
Dollar amount: The dollar amount of the suspected error.
Description of the Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential error in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
We can apply any unpaid amount against your credit line.

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Facts		
WHAT DOES THE FIRST NATIONAL BANK OF LONG ISLAND 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores • Investment experience 	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons The First National Bank of Long Island chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does The First National Bank of Long Island 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
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
How to limit our sharing:	<ul style="list-style-type: none"> • Visit our website at fnbli.com/privacy and complete the opt-out form. OR <ul style="list-style-type: none"> • Call (844) 210-3325 and select option 2 Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you <i>no longer</i> 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 (516) 671-4900, (212) 566-1500 or go to www.fnbli.com	

Details Continued.

Who We Are

Who is providing this notice?

The First National Bank of Long Island

What We Do

How does The First National Bank of Long Island 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. Our employees are trained on the importance of maintaining the confidentiality of our customer information.

How does The First National Bank of Long Island collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Enter into an investment advisory contract
- Provide account information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

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 will apply only to you, unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First of Long Island Corp.*
- *First of Long Island REIT, Inc.*
- *First of Long Island Agency*
- *FNY Service Corp.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include mortgage companies, credit card companies, financial service providers.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include credit card companies or other financial service providers.

Other Important Information

To opt out, please call (844) 210-3325 and select option 2 OR visit our website at fnbli.com/privacy and complete the opt-out form. If you have already opted-out but would like to opt back in, please visit your nearest branch.