

## FIRST BANK CUSTOMER PRIVACY

### WHAT DOES FIRST BANK DO WITH YOUR PERSONAL INFORMATION

<b>WHY?</b>	<b>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.</b>
<b>WHAT?</b>	<p><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</b></p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Information about your transactions with us</li> <li>• Information about your transactions with other parties</li> <li>• Information you give us on applications or other forms</li> <li>• Information from a consumer reporting agency</li> </ul> <p>When you are no longer our customer, we continue to share your information as permitted by law.</p>

<b>HOW?</b>	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 Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information?	Does First Bank share?	Can you limit this sharing?
For our everyday business purpose- such as to 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	NO	We do not share your information
For joint marketing with other financial companies	NO	We do not share your information
For our affiliates everyday business purposes- Information about your transactions and experiences	NO	We do not share your information
For our affiliates everyday business purpose- Information about your creditworthiness	NO	We do not share your information
For our affiliates to market to you	NO	We do not share your information
For our non-affiliates to market to you	NO	We do not share your information

**QUESTIONS--CALL 256-395-2255 OR YOUR LOCAL BRANCH**

**What we do**

**How does First 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. We restrict access to information about you to those employees who need to know that information to provide products or services to you.

**How does First Bank collect my personal information?**

We collect your personal information, for example, when you:

- Open an account or deposit money or
- Apply for a loan

We also collect your personal information from others, such as credit bureaus.

**Why can't I limit all sharing?**

- Federal law gives you the right to limit only
- Sharing for affiliates' everyday business purpose-information about your creditworthiness
  - Affiliates from using your information to market to you
  - Sharing for non affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**Definitions:**

**Affiliates**

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

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.