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Privacy Notice

First Bank and Trust

Our Commitment to Your Privacy

The directors, management, and staff of First Bank and Trust are concerned about and respect the privacy of customers' personal financial information. We understand that our customers furnish sensitive information to the bank in the course of our daily business, and the bank is committed to treating such information responsibly.

The bank will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy policy and disclosure outlines our bank's practice regarding personally identifiable financial information for bank customers and consumers. This information is provided to our customers initially upon opening a new account and annually thereafter.

Facts: What does First Bank and Trust 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 Account balances
- Credit history and Account transactions
- Payment history and Checking account information

When you are no longer our customer, we continue to share your information as described in this notice.

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 Bank and Trust** chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does First Bank and Trust 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	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

What We Do

How does First Bank and Trust 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 First Bank and Trust collect my personal information?

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

- open an account or apply for a loan
- give us your income information or provide your mortgage information
- make a wire transfer

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 you
- sharing for nonaffiliates to market to you

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

Definitions		
AFFILIATES	NONAFFILIATES	JOINT MARKETING
<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>First Bank and Trust does not share with our affiliates.</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>First Bank and Trust does not share with nonaffiliates so they can market to you.</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>First Bank and Trust does not jointly market.</p>

Questions? Call 504-584-5900 or call toll free 877-426-2498 or go to our [Contact Us](#) page.

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