

**FACTS****WHAT DOES THE FIRST NATIONAL BANK OF BROWNSTOWN DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</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>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Income</li> <li>■ Debit Card and Checking Account Information</li> <li>■ Account Balances and Employment Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons FNB of Brownstown chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FNB of Brownstown share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call 618-427-3363 or go to <a href="http://www.fnbbrownstown.com">www.fnbbrownstown.com</a>
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## Who we are

Who is providing this notice?

THE FIRST NATIONAL BANK OF BROWNSTOWN

## What we do

How does FNB of Brownstown 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 FNB of Brownstown collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for financing
- Apply for a loan or Provide account information
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus 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. See below for more on your rights under state law.

## Definitions

**Affiliates**

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

- First National Bank of Brownstown has no affiliates.

**Nonaffiliates**

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

- First National Bank of Brownstown does not share with nonaffiliates so they can market to you.

**Joint marketing**

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

- Our joint marketing partner agreements include an identity protection service, insurance co, and credit monitoring service.

## Other important information

For Illinois Customers: We will not share personal information with nonaffiliates - either for them to market to you or for joint marketing - without your authorization.