



Member FDIC

4600 North Illinois Street  
 PO Box 1983  
 Fairview Heights, IL 62208  
 (618) 234-9500 Fax (618) 234-9585  
[www.cfbank1.com](http://www.cfbank1.com)  
[bankers@cfbank1.com](mailto:bankers@cfbank1.com)

## FACTS

### WHAT DOES COMMUNITY FIRST BANK 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 Transaction History
- Account Balances and Payment History
- Credit History and Wire Transfer History

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

Reasons we can share your personal information	Does Community First Bank 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	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<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

#### Questions?

Call 618-234-9500 or go to [www.cfbank1.com](http://www.cfbank1.com) or email [bankers@cfbank1.com](mailto:bankers@cfbank1.com)

## Who we are

## Who is providing this notice?

**Community First Bank**, 4600 North Illinois Street  
Fairview Heights, IL 62208 Tel: 618-234-9500 Fax 618-234-9585

## What we do

## How does Community 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 nonpublic information about you to those employees who need to know.

## How does Community First Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or show us your divers license
- pay your bills or tell us where to send money
- deposit money or apply for a loan or use your debit card]

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 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.

## Definitions

## Affiliates

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

- **Community First Bank** does not share with affiliates.

## Nonaffiliates

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

- **Community First Bank** does not share with nonaffiliates.

## Joint marketing

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

- **Community First Bank** does not jointly market.

## Other important information