FACTS

WHAT DOES FARMERS CAPITAL BANK CORPORATION 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 income
- account balances and payment history
- credit history and credit scores

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 Farmers Capital Bank Corporation chooses to share; and whether you can limit this sharing.

(859) 572-2660

Reasons we can share your personal information		Does Farmers Capital Bank Corporation share?	Can you limit this sharing?
For our everyday bus	siness 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 p	urposes –		
to offer our products and services to you		YES	NO
For joint marketing v	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
	eryday business purposes –		
information about your creditworthiness		NO	We don't share
For our affiliates to market to you			
		NO	We don't share
For nonaffiliates to market to you			
		NO	We don't share
Questions?	Farmers Capital Bank Corporation	Farmers Bank & Capital Trust Co. (502) 227-1600 (Frankfort) (502) 839-2600 (Lawrenceburg) (502) 734-2626 (Harrodsburg) (859) 238-2602 (Danville)	
Questions	(502) 227-1668		
	Farmers Capital Insurance Corp.		
	dba Capital Insurance Group		
	(502) 227-1600	(55) 250 2002 (1	Julivine,
		First Citizens Ban	k
	FCB Services, Inc.	(270) 769-2301	
	(502) 227-1602	Haitad Dank O Tu	ust Co
	Leasing One Corporation	United Bank & Trust Co. (859) 885-0900 (Jessamine Co.) (502) 863-2393 (Fayette and Scott counties) (859) 873-3136 (Woodford Co.)	
	(502) 227-1642		
	(,,		
		Citizens Bank of Northern Kentucky	
		(OEO) TO CONTROL MERICACIO	

Frankfort, KY 40602-0309

Who we are			
Who is providing this notice?		Farmers Capital Bank Corporation and its affiliates. See below for a full listing.	
What we do		•	
How does Farmers Capital Bank Corporation 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 Farmers Capital Bank Corporation collect my personal information?		We collect your personal information, for example, when you	
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 indi rights to limit shari	ividual companies may give you additiona ing.
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies. Farmers Capital Bank Corporation does not share with our affiliates	
Nonaffiliates		Companies not related by common ownership or control. They can be financial and nonfinancial companies. Farmers Capital Bank Corporation 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. Farmers Capital Bank Corporation does not jointly market.	
Farmers Capital Bank Corporation P. O. Box 309 Frankfort, KY 40602-0309 Affiliates: Farmers Capital Insurance Corp.	Farmers Bank & Capital Trust Co. Frankfort - Harrodsburg - Lawrenceburg Danville P. O. Box 309 Frankfort, KY 40602-0309		United Bank & Trust Co. Georgetown - Lexington - Midway Nicholasville - Stamping Ground Versailles - Wilmore P. O. Box 89 Versailles, KY 40383-0089
dba Capital Insurance Group P. O. Box 309 Frankfort, KY 40602-0309 FCB Services, Inc. P. O. Box 309 Frankfort, KY 40602-0309	First Citiz Shepherdsville - Eliz Mt. Was P. O. Bo Elizabethtown,	abethtown - Radcliff nington x 1630	Citizens Bank of Northern Kentucky Newport - Alexandria - Bellevue - Ft. Thomas Highland Heights - Florence - Independence Crestview Hills 103 Churchill Drive Newport, KY 41071
Leasing One Corporation P. O. Box 309 Frankfort, KY, 40602-0309			