

# First Advantage Bank

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MANAGEMENT  
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ME CHECKING  
*any interest in  
earning interest?* ►

FREE CHECKING  
*really!* ►

## Privacy & Security

**WHAT DOES FIRST ADVANTAGE BANK DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your 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
- Income
- Transaction or Loss History
- Credit History
- Assets
- 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 First Advantage Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Advantage 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 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>	NO	—
<b>For our affiliates' everyday business purposes</b> — Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> — Information about your credit worthiness	NO	—
<b>For nonaffiliated to market to you</b>	NO	—

## Questions

Call 931.552.6176 or toll free 800.552.9291 or go to [www.firstadvantagebanking.com](http://www.firstadvantagebanking.com)

## What We Do

### How does First Advantage 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

### How does First Advantage collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Provide employment information
- Provide account information
- Show your Driver's License

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

### Why can't 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 as non-financial companies. Our affiliates include: Financial companies such as:

- First Advantage Investments

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies:

- First Advantage Bank does not share with nonaffiliates so they can market you

### Joint Marketing

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

- First Advantage Bank does **NOT** jointly market

## Other Important Information

### For Alaska, Illinois, Maryland and North Dakota Customers.

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

### For California Customers.

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with California privacy laws that apply to us.

### For Massachusetts, Mississippi and New Jersey Customers.

We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.

### For Vermont Customers.

We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization and we will not share personal information with affiliates about your creditworthiness without your authorization.

## NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

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