| FACTS                                                                                                                                                                                                                                                        | WHAT DOES FIRST AMERICAN BANK<br>DO WITH YOUR PERSONAL INFORM ATION?                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                            |                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| 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?                                                                                                                                                                                                                                                        | <ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social security number and income</li> <li>Account balances and payment history</li> <li>Credit history and investment experience</li> <li>When you are no longer our customer, we continue to share your information as described in this notice</li> </ul> |                                                                                                                            |                                                                                                                         |
|                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                            |                                                                                                                         |
| How?                                                                                                                                                                                                                                                         | All financial companies need to share the section below, we list the reasons information; the reasons First American bare your personal information                                                                                                                                                                                                                                                                    | s financial companies can share th<br>Bank chooses to share; and whet                                                      | ier customer's personal<br>her you can limit this sharing.                                                              |
| Reasons we can s<br>For our everyday<br>such as to process<br>your account(s), re                                                                                                                                                                            | In the section below, we list the reasons                                                                                                                                                                                                                                                                                                                                                                              | s financial companies can share th                                                                                         | ier customer's personal                                                                                                 |
| Reasons we can s<br>For our everyday<br>such as to process<br>your account(s), re<br>investigations, or f<br>For our marketing                                                                                                                               | In the section below, we list the reasons<br>information; the reasons First American<br>hare your personal information<br>ousiness purposes—<br>your transactions, maintain<br>spond to court orders and legal<br>eport to credit bureaus.                                                                                                                                                                             | s financial companies can share th<br>n Bank chooses to share; and whet<br>Does First American Bank share?                 | ier customer's personal<br>her you can limit this sharing.<br>Can you limit this sharing?                               |
| Reasons we can set<br>For our everyday is such as to process<br>your account(s), reinvestigations, or in<br>For our marketing<br>to offer our produce                                                                                                        | In the section below, we list the reasons<br>information; the reasons First American<br>hare your personal information<br>ousiness purposes—<br>your transactions, maintain<br>spond to court orders and legal<br>eport to credit bureaus.<br>purposes—                                                                                                                                                                | s financial companies can share the Bank chooses to share; and wheth Does First American Bank share?<br>Yes                | ier customer's personal<br>her you can limit this sharing.<br>Can you limit this sharing?<br>No                         |
| Reasons we can set<br>For our everyday<br>such as to process<br>your account(s), re<br>investigations, or re<br>For our marketing<br>to offer our produce<br>For joint marketing<br>For our affiliates' of                                                   | In the section below, we list the reasons<br>information; the reasons First American<br>hare your personal information<br>business purposes—<br>your transactions, maintain<br>spond to court orders and legal<br>eport to credit bureaus.<br>purposes—<br>ts and services to you.                                                                                                                                     | s financial companies can share the Bank chooses to share; and wheth Does First American Bank share?<br>Yes                | ier customer's personal<br>her you can limit this sharing.<br>Can you limit this sharing?<br>No<br>We Don't Share       |
| Reasons we can set<br>For our everyday is<br>such as to process<br>your account(s), re<br>investigations, or in<br>For our marketing<br>to offer our produce<br>For joint marketing<br>For our affiliates' of<br>information about<br>For our affiliates' of | In the section below, we list the reasons<br>information; the reasons First American<br>hare your personal information<br>business purposes—<br>your transactions, maintain<br>spond to court orders and legal<br>eport to credit bureaus.<br>purposes—<br>ts and services to you.<br>g with other financial companies<br>everyday business purposes—                                                                  | s financial companies can share the Bank chooses to share; and whether Does First American Bank share?<br>Yes<br>No<br>Yes | ier customer's personal<br>her you can limit this sharing.<br>Can you limit this sharing?<br>No<br>We Don't Share<br>No |

Questions? Call 800-289-6140 or

Call 800-289-6140 or go to firstamb.com/privacy



Page 2

| Who we are                                                       |                                                                                                                                                                                                                                                                                                                                                                                                     |
|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Who is providing this notice?                                    | First American Bank                                                                                                                                                                                                                                                                                                                                                                                 |
| What we do                                                       |                                                                                                                                                                                                                                                                                                                                                                                                     |
| How does First American Bank protect my personal information?    | To protect your personal information from unauthorized access<br>and use, we use security measures that comply with federal law.<br>These measures include computer safeguards and secured files<br>and buildings                                                                                                                                                                                   |
| How does First American Bank<br>collect my personal information? | <ul> <li>We collect your personal information, for example, when you:</li> <li>Open an account or apply for a loan</li> <li>Pay your bills or deposit money</li> <li>Seek advice about your investments</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</li> </ul>                                                           |
| Why can't I limit all sharing?                                   | <ul> <li>Federal law gives you the right to limit only:</li> <li>sharing for affiliates' everyday business purposes—<br/>information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights<br/>to limit sharing.</li> </ul> |
| Definitions                                                      |                                                                                                                                                                                                                                                                                                                                                                                                     |
| Affiliates                                                       | Companies related by common ownership or control. They can be financial and non-financial companies. <ul> <li>First American Bank does not share with our affiliates.</li> </ul>                                                                                                                                                                                                                    |
| Non-affiliates                                                   | Companies not related by common ownership or control. They can be financial and non-financial companies. <ul> <li>First American Bank does not share with non-affiliates so they</li> </ul>                                                                                                                                                                                                         |
|                                                                  | can market to you.                                                                                                                                                                                                                                                                                                                                                                                  |
| Joint marketing                                                  | A formal agreement between non-affiliated financial companies that together market financial products or services to you.                                                                                                                                                                                                                                                                           |

