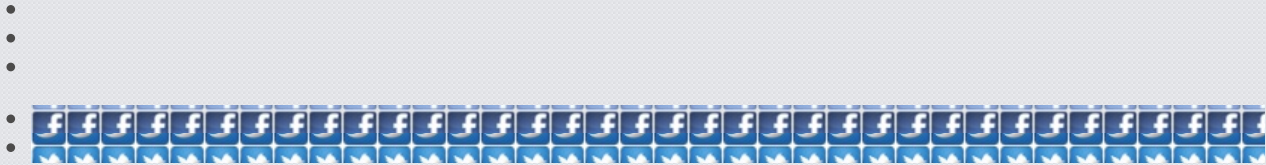


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Privacy and Security

FACTS WHAT DOES FIRST BANK OF TENNESSEE 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: <ul style="list-style-type: none"> ▶ Social Security number and income ▶ account balances and payment history ▶ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 FIRST BANK OF TENNESSEE chooses to share; and whether you can limit this sharing

Reasons we can share your personal information	Does FIRST BANK OF TENNESSEE share?	Can you limit this sharing?
For our everyday business 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 purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday 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? Call (423) 365-8400

Who we are	
Who is providing this notice?	FIRST BANK OF TENNESSEE
What we do	
How does FIRST BANK OF TENNESSEE 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 FIRST BANK OF TENNESSEE collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ open an account or deposit money ▶ pay your bills or apply for a loan ▶ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▶ sharing for affiliates' everyday business purposes —information about your creditworthiness ▶ affiliates from using your information to market to you ▶ sharing for non-affiliates 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.

- ▶ *Our affiliates include financial companies such as Community National Bank and nonfinancial companies such as Advanced Banking Services, Inc. and Eagle Title, LLC.*

Nonaffiliates

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

- ▶ *FIRST BANK OF TENNESSEE does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- ▶ *First Bank of Tennessee doesn't jointly market.*

Security Statement

Our website brings together a combination of industry-approved security technologies to protect data for the bank and for you, our customer. It features a VeriSign-issued Digital ID for the bank's Internet Service Provider hosting our website, Secure Sockets Layer (SSL) protocol for data encryption, and a router and firewall to regulate the inflow and outflow of server traffic.

Secure Data Transfer

Once a server session is established on an https secure page, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure server by VeriSign, data traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data that travels between the bank and customer is encrypted and can only be decrypted with the public and private key pair. In short, the bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server session.

Router and Firewall

Secure forms must filter through a router and firewall before they are permitted to reach the server. A router, a piece of hardware, works in conjunction with the firewall, a piece of software, to block and direct traffic coming to the server. The configuration begins by disallowing ALL traffic and then opens holes only when necessary to process acceptable data requests, such as retrieving web pages or sending customer requests to the bank.

Using the above technologies, your Internet loan application and check reorder transactions are secure.

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Housing Lender

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