

## PRIVACY STATEMENT

FACTS	WHAT DOES FIRST NATIONAL 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: <ul style="list-style-type: none"><li>• Social Security Number and Credit History</li><li>• Payment History and Transaction or Loss History</li><li>• Overdraft History and Checking Account Information</li></ul> When you are <i>no longer</i> 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 First National Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First National Bank 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		No	We don't share
For joint marketing with other financial institutions		Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences		No	We don't share
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 non-affiliates to market to you		No	We don't share
Questions?		Call 573-346-3311 or go to <b>www.fnb-lakeozarks.com</b>	
Who we are			
Who is providing this notice?		First National Bank	
What we do			
How does First National 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.	
How does First National Bank collect my personal information?		We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or Give us your wage statements</li><li>• Make a wire transfer or Give us your contact information</li><li>• Pay us by check</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies	
Why can't I limit all sharing?		Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes - 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></ul> 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 non-financial companies.. <ul style="list-style-type: none"><li>• First National Bank has no affiliates.</li></ul>	
Nonaffiliates		Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• First National Bank does not share with non-affiliates so they can market to you.</li></ul>	
		A formal agreement between non-affiliated financial companies that together	

<b>Joint marketing</b>	<p>market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial service providers such as Securities broker-dealers.</li> </ul>
<p><b>Other important information</b></p> <p>We maintain physical, electronic and procedural safeguards to protect your information and we limit access to information to those employees for whom access is appropriate.</p>	