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**MAIN OFFICE:**

7135 Houston Road
Florence, Ky 41042
Phone: 859.746.9000
Fax: 859.746.9030

Member
FDIC**Our Privacy Policy**

What does First Security Trust Bank, Inc. 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 overdraft history
- Transaction history and account balances
- 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 First Security Trust Bank, Inc. chooses to share, and whether you can limit this sharing.

| Reasons we can share your personal information | Does First Security Trust Bank, Inc. share? | Can you limit 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 | Yes | No |
| 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 859.746.9000 or write First Security Trust Bank, Attention: Privacy Officer, 7135 Houston Road, Florence, KY 41042 or go to FSTB@FSTB.com (Please do not include confidential information in any email messages.)

WHO WE ARE**Who is providing this notice?**

First Security Trust Bank must notify you about our sharing practices when you open an account and each year while you are a customer.

WHAT WE DO**How does First Security Trust Bank, Inc. 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 Security Trust Bank, Inc. collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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

- 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.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Our affiliates include financial companies such as Commonwealth Bank & Trust Company.

Nonaffiliates

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

First Security Trust Bank, Inc. 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.

Our joint marketing partners include insurance companies.

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