

FACTS WHAT DOES FIRST TRUST AND SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Why? 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- What?
- Social Security number and credit history
 - employment information and overdraft history
 - wire transfer instructions and payment history

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 Trust and Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Trust and Savings 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	No	We don't share
For our marketing purposes - to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions? Call [877-342-8316](tel:877-342-8316) or go to www.1sttrust.com

What We Do

How does First Trust and Savings 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.

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.

We collect your personal information, for example, when you

How does First Trust and Savings Bank collect my personal information?

- Open an account
- Apply for a loan
- Give us your contact information
- Make a wire transfer
- Show your driver's license

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

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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

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

Affiliates

- *First Trust and Savings Bank has no affiliates.*

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

Nonaffiliates

- *First Trust and Savings Bank does not share with nonaffiliates so they can market to you.*

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

Joint Marketing

- *First Trust and Savings Bank doesn't jointly market.*