

**FACTS****WHAT DOES THE FIRST WESTERN FAMILY OF COMPANIES AND ITS AFFILIATES 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 income
- Account balances and payment history
- Credit history and credit scores

**How?**

All financial companies need to share customer's 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 Western chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Western share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> To offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes—</b> Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For non-affiliates to market to you</b>	NO	WE DON'T SHARE

**To limit our sharing**

- Mail the form below

**Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us anytime to limit our sharing.

**Questions?**

Call toll-free 800-979-4577

**Mail-in Form****Mark any/all you want to limit:**

- Do not share my information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

**PLEASE WRITE LEGIBLY**

Name

Address

City, State, Zip

Phone Number

Mail to: First Western

Attn: Marketing

401 W. Walnut St.

Rogers, AR 72756

Who we are	
Who is providing this notice?	The First Western Family of Companies. <ul style="list-style-type: none"> <li>First Western Bancshares, First Western Bank, First Western Mortgage, First Western Insurance, First Western Financial.</li> </ul>
What we do	
How does First Western 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 Western collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>Open an account or apply for a loan</li> <li>Apply for insurance or seek advice about your investments</li> <li>Make deposits or withdrawals from your account</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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Our affiliates include companies with a First Western name, financial companies such as our bank, mortgage company, insurance companies, and securities brokers.</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>First Western does not share with non-affiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>First Western does not jointly market</li> </ul>



# FIRST WESTERN

*Yesterday's legacy, tomorrow's vision.*