SouthTrustBank

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Online Banking Login

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Privacy Policy

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 depends on the product or service you have with us. This information can include: • Social Security number • Account Balances • Payment history • Credit history • Checking account information

- Checking account information
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?	All financial institutions 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 info	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 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:	Yes	Yes

To limit our sharing	**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 at 217-932-2136**
Questions?	**Call 217-932-2136**

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. 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.
How does First National Bank collect my personal information?	We collect your personal information, for example, when you: • Open an account • Five us your contact information • Pay us by check • Give us your wage statements • Provide your mortgage 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 credit worthiness • 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. See below for more on your rights under state law.
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 non financial companies. • **First National Bank** does not share with our affiliate.
Non Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Nonaffiliates we share with can include Insurance Companies
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • **First National Bank** doesn't jointly market.

NOTICE: By federal law, as of 1/1/2013, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC insured to the legal maximum of $250,000 for each ownership category. For more information, visit **www.fdic.gov.**

To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

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We are not responsible for and have no control over the content or subject matter of these external links.

- Internet Explorer
- Firefox
- Safari
- Chrome