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## Privacy Notice

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<b>FACTS</b>	What does First National Bank of Kinmundy do with your personal information?
<b>Why?</b>	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.
<b>What?</b>	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 Income Information</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 of Kinmundy chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Kinmundy share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transaction, 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	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	NA	No Affiliates
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NA	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## Questions?

Call 618-547-3533

<b>Who we are</b>	
<b>Who is providing this notice?</b>	First National Bank of Kinmundy
<b>What we do</b>	
<b>How does First National Bank of Kinmundy protect my personal information?</b>	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.
<b>How does First National Bank of Kinmundy collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>Loan Applications</li> <li>Open New Deposit Accounts</li> </ul>
<b>Why can't I limit all sharing?</b>	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> </ul>

<b>Why can't I limit my sharing?</b>	<ul style="list-style-type: none"> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>States laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Other Important Information</b>	
We DO NOT share our current or previous customer's personal information with third parties except as permitted or required by law.	