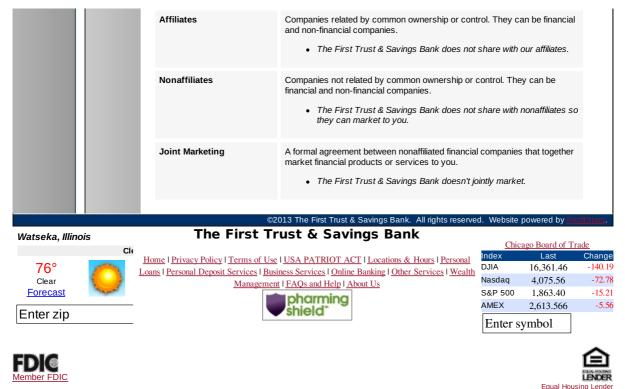


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Locations & Hours	Privacy	Statement			
Personal Loans Personal Deposit Services Business Services	FACTS	WHAT DOES TH	E FIRST TRUST & SAVINGS BANK	NK DO WITH YOUR PERSONAL	
Other Services Wealth Management FAQs/Help	Why?	consumers the rig	ies choose how they share your pers ht to limit some but not all sharing. Fe nare, and protect your personal inform at we do.	ederal law also requires us	to tell you
About Us What's New Community Resources Kid's Corner Home	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 account balances credit history and income employment information and credit scores When you are <i>no longer</i> 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 The First Trust & Savings Bank chooses to share; and whether you can limit this sharing.			
	Reasons we can share your personal information			Does The First Trust & 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 cred 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 our affiliates to market to you			No	We don't share
	For nonaffi	For nonaffiliates to market to you			We don't share
	Questions:	Call Wa	ttseka Office: 815-432-2494, Clifton C	Office: 815-694-2329	
	Who we are)			
	Who is pro- notice?	viding this	The First Trust & Savings Bank		
	What We D	0			
	& Savings I	The First Trust Bank protect al information?	To protect your personal information we use security measures that com include computer safeguards and so	ply with federal law. These	
	& Savings Bank collect my personal information?		 We collect your personal information, for example, when you open an account or apply for a loan show your driver's license or give us your employment history 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 sharing?	limit all	 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				



Equal Housing Lender NOTICE: *Stocks are not deposits, not insured by the FDIC, not guaranteed by the Bank, and may lose value. The First Trust & Savings Bank is not responsible for and has no control over the subject matter, content, information, or graphics of the web sites that have links here. Please <u>contact us</u> with any concerns or comments.