

FACTS
WHAT DOES FIRST BANK AND TRUST 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 and account balances
- Payment history and checking account information
- Credit history and account transactions

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 BANK AND TRUST chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST BANK AND TRUST 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	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes – Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	WE DO NOT SHARE

To Limit our Sharing

Call toll free 877-426-2498. Please note: You can contact us at any time to limit our sharing. If you are a new customer, we can begin sharing this with our affiliate companies 30 days from the date we sent this notice.

Questions?

Call 504-584-5900 or toll free 877-426-2498 or go to www.FBOnline.com

What we do

<p>How does FIRST BANK AND TRUST protect my personal information?</p>	<p>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.</p>
<p>How does FIRST BANK AND TRUST collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open and account or apply for a loan • give us your income information or provide your mortgage information • make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • affiliates from using your information to market to you • sharing for non-affiliates to market to you • sharing for affiliates' everyday business purposes – information about your creditworthiness <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account – unless you tell us otherwise.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We may share with our affiliate FBT Mortgage</i>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non affiliates we share with include companies such as direct marketing companies, check-printing companies, and companies that assist us in switching your accounts to us.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>FIRST BANK AND TRUST doesn't jointly market.</i>