	Rev. October 2020
FACTS	WHAT DOES FIRST BANK & 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 depend on the product or service you have with us. This information can include: Social Security number and income Payment history and credit history Credit card or other debt and employment information
How?	When you are no longer our customer, we continue to share your information as described in this notice.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 & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank & 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	No	We do not share.
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share.
For our affiliates to market to you	No	We do not share.
For nonaffiliates to market to you	Yes	Yes

To limit		Mail the form below.	
	our sharing	Please note:	
	our sharing	If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
	Questions?	Call 844-940-0572	

Mail-in Form			
Leave Blank	Mark any/all you want to limit:		
OR	Do not share	my personal information with nonaffiliates to market their pro	ducts and services to me.
	Name		Mail to:

If you have a joint	Address	
account, your		Card Services
choice(s) will apply	City, State, ZIP	PO Box 84064
to everyone on your	Account #	Columbus, GA 31908
account unless you		
mark below.		
Apply my choices		
only to me.		

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What we do		
How does First Bank & Trust 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 Bank & Trust collect my personal Information?	 We collect your personal information, for example, when you: Open an account or apply for a credit card Give us your income information or provide employment information Give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other 	
Why can't I limit all sharing?	companies. 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. 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 nonfinancial companies. First Bank & Trust affiliates include companies such as: <i>Fishback Financial Corporation</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include financial companies to offer additional products and services.
Joint Marketing	 A formal agreement between non-affiliated financial companies that together market financial products or services to you. First Bank & Trust <i>does not jointly market</i>.

Other Important Information

California: In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows. For example, we may share information with your consent or to service your accounts. We will not share information about your creditworthiness within our corporate family except with your consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.