

PRIVACY POLICY NOTICE

First Bank & Trust (“we,” “our,” and “us”) understands that customers are our greatest asset. Therefore, maintaining our customers’ trust is among our highest priorities. We understand that how we handle information about our customers is an important responsibility and one we take very seriously.

This notice explains our standards for collecting, using, retaining, and protecting your nonpublic personal information. Nonpublic personal information means personally identifiable financial information that we have obtained in connection with providing financial products and services.

Protecting Your Nonpublic Personal Information—All of our employees are responsible for protecting the confidentiality of customers’ nonpublic personal information. Employees are bound by this Privacy Policy and are educated on measures we have designed to protect your nonpublic personal information. Only employees involved in providing products and services to you or supporting your existing financial relationships with us are authorized to access or use your nonpublic personal information. We also maintain physical, electronic, and procedural safeguards aimed at preventing unauthorized access to such information, all of which are reviewed regularly for compliance with federal standards.

Information We Collect—We collect nonpublic personal information about you from the following sources:

- Information we receive from you, including information you provide on applications or other forms, such as your name, address, social security number, and personal financial information.
- Information we receive from your transactions with us, our affiliates, or others, such as purchases, deposits, and account balances.
- Information we receive from third parties, such as consumer reporting agencies, which may provide information such as your credit and/or employment histories.

Information We May Disclose to Affiliates—We may disclose all of the information we collect about our customers and former customers, as described above, to affiliated financial service companies where permitted by law. Affiliates are companies we own or control, companies that own or control us, or companies that are owned or controlled by the same company that owns or controls us. Our affiliates include banks, insurance companies, and loan servicing companies.

Information We May Disclose to Nonaffiliated Third Parties—We may disclose all of the information we collect about our customers and former customers, as described above, to nonaffiliated third parties that perform marketing services or customer service on our behalf, to other financial institutions with whom we have joint marketing agreements, or as permitted by law.