

FACTS

WHAT DOES FIRST NATIONAL BANK OF CHRISMAN 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 mortgage rates and payments
- checking account information and payment history
- credit history and credit scores

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 consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons First National Bank of Chrisman chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank of Chrisman ?	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	Y	N
For our marketing purposes— to offer our products and services to you	Y	N
For joint marketing with other financial companies	N	N
For our affiliates' everyday business purposes— information about your transactions and experiences	N	N
For our affiliates' everyday business purposes— information about your creditworthiness	N	N
For non-affiliates to market to you	N	N

Questions?

Call 217-269-2307 or go to www.fnbchrisman.com

Who we are

Who is providing this notice

First National Bank of Chrisman

What we do

How does First National Bank of Chrisman 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.

Many of our protective measures exceed government requirements

How does First National Bank of Chrisman collect my personal information?

We collect your personal information, for example, when you

- open an account or provide account information
- provide your mortgage information or apply for a loan
- show your driver's license

We also collect your personal information from others such as credit bureaus, affiliates or other companies

Why can't I limit all sharing?

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include other financial institutions, and non-financial companies such as title companies.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First National Bank of Chrisman does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *First National Bank of Chrisman does not jointly market.*

Other important information

Illinois State Law prohibits the sharing of non-public personal information unless the sharing of information is requested by the customer to conduct transactions or is permitted by law.