

FACTS**WHAT DOES THE FIRST NATIONAL BANK 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
- Transaction History
- Account Balances
- Overdraft History
- Payment History
- Checking account information

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 The First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National 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 credit 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	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?

Call 217-234-7900 or go to www.fnbbankingcenters.com



THE FIRST NATIONAL BANK

"Community Banking Since 1904"

Who we are	
Who is providing this notice?	The First National Bank
What we do	
How does The First National Bank 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 The First National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Give us your contact information ■ Apply for a loan ■ Show your government-issued ID ■ Use your credit or debit card <p>We also collect your personal information from other, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under State of Illinois law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First National Bank does not share with affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The First National Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	<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>Our Joint Marketing partners include Securities America, Inc., Securities America Advisors, Inc., and Lester Financial Group.</i>
Other important information	
<p>In the absence of a statutory or regulatory exception that authorizes disclosure by us, we must obtain authorization from you before disclosing nonpublic personal information or financial records to nonaffiliated third parties. Furthermore, at any time after you grant us authorization to disclose, you may rescind authorization by notifying us of you election to rescind previously granted authorization or by authorizing your right to opt out of future disclosures not authorized by a statutory or regulatory exception.</p>	