



## FACTS

### WHAT DOES FIRST & FARMERS 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 and **Income**
- **Account Balance** and **Payment History**
- **Credit History** and **Credit Score**

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 & Farmers National Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First & Farmers National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>No</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>No</b>

#### Questions?

Call **877-677-2350** or go to **[www.firstandfarmers.com](http://www.firstandfarmers.com)**

## Who we are

Who is providing this notice?

First &amp; Farmers National Bank

## What we do

How does First &amp; Farmers 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 First &amp; Farmers National Bank collect my personal information?

We collect your personal information, for example, when you

- **open an account** or **deposit/withdraw money**
- **pay your bills** or **apply for a loan**
- **use your debit or ATM card**

**We also collect your personal information from others, such as credit bureaus.**

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.

## Definitions

Affiliates

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

- **Not applicable**

Nonaffiliates

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

- **Not applicable**

Joint marketing

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

- **Not applicable**

## Other important information

**Please contact us if you have any questions or concerns about how First & Farmers National Bank protects your personal information. Call 1-877-677-2350 or visit us online at: [www.firstandfarmers.com](http://www.firstandfarmers.com).**

At **First & Farmers National Bank**, we take the privacy of your information seriously and are committed to ensuring that your information is secure. We ask that you read our Privacy Notice carefully as it explains what information we collect about you, how we'll use that information, who we'll share it with, and the circumstances when we'll share it and what steps we'll take to make sure it stays private and secure.

When you use our mobile app, we will collect information about the device the app is installed on (e.g. device identification numbers), and about your accounts with us and associated transactions.

We will collect this information directly from you, e.g. when you enter information into our mobile app. We use the above information to deliver the services offered in our mobile app, and we need to process it to carry out the agreement we have with you.

We may also use that information, together with information about your location (country or region, not your precise location) and information about your usage of our mobile app (e.g. how long you spend on particular pages), for the following purposes. The lawful basis for this usage is that we have a legitimate business interest to improve our products and services to best meet our customers' needs, and to provide products and services we think are relevant to them.

- **tailoring the content and the services that you're offered through our app**
- **understanding how our customers use their accounts**
- **monitoring trends in product offerings**
- **developing propositions and products and targeting them appropriately**
- **identifying products and offers which may be of interest to you**
- **making the app services better for you**

Our mobile app may store all the above information securely on your device, and access it when required.

Our FFNB app uses Pulsate as a vendor for marketing campaigns. It collects user's first name for product personalization purposes. Your location is used for geofencing and beacon scanning; essential for advertising and marketing campaign delivery. Pulsate creates a random user GUID upon initial app access, which is later used during every connection with Pulsate. This GUID is unique for each device/app and changes after every app reinstall. This ID is used for identifying a user and sending marketing campaigns. Pulsate tracks user's app entry, app exit, and pages viewed within the app.

If you have any further questions about your privacy you may contact us at 606-679-7451.