

FACTS

WHAT DOES FIRST BANK & TRUST COMPANY OF ILLINOIS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Account Balances ■ Income and Payment History ■ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Bank & Trust Co of IL chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank & Trust Co of Illinois 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	NA
For joint marketing with other financial companies	No	NA
For our affiliates' everyday business purposes— information about your transactions and experiences	No	NA
For our affiliates' everyday business purposes— information about your creditworthiness	No	NA
For nonaffiliates to market to you	No	NA

Questions?	Call 847-358-6262 or go to www.firstbankillinois.com
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Who we are

Who is providing this notice?

First Bank & Trust Company of Illinois

What we do

How does First Bank / Illinois 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 / Illinois collect my personal information?

We collect your personal information, for example, when you

- open an account or make a deposit
- pay your bills or use online banking
- use your ATM card

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 laws.

Definitions

Affiliates

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

- First Bank & Trust Company of Illinois DOES NOT share with our affiliates

Nonaffiliates

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

- First Bank & Trust Company of Illinois does not share with nonaffiliates 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 Bank & Trust Company of Illinois DOES NOT have any joint marketing agreements for marketing products or services to you.

Other important information

Illinois privacy laws also provide rights and protections for your non-public personal financial information. First Bank & Trust Company of Illinois fully complies with Illinois privacy laws to protect your information.