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**FACTS** **WHAT DOES FIRST NATIONAL BANK & TRUST CO. 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
- Account Balances
- Payment history
- Transaction history
- Credit history
- Account transactions

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 this section below, we list the reasons financial companies can share their customers’ personal information; the reasons First National Bank & Trust Co. chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does First National Bank &amp; Trust Company share?</b>	<b>Can you limit this sharing?</b>
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 a credit bureaus.	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For our marketing purposes – to offer our products and services to you	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For joint marketing with other financial companies	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For our affiliates’ everyday business purposes – information about your transactions and experiences	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For our affiliates’ everyday business purposes – information about your creditworthiness	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For affiliates to market to you	Yes, to the extent federal law allows us to share this information.	No, you do not have a right to opt out of the disclosure of this information.
For nonaffiliates to market to you	No	We do not share this information.

**Questions?** Call 1-800-227-8362 or go to [www.fnbokla.com](http://www.fnbokla.com)

**Who we are****Who is providing this notice?**

First National Bank &amp; Trust Company

**What we do****How does First National Bank & Trust Co. 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. Additionally, we have internal policies and procedures to enforce our commitment to maintaining the privacy of your information. These policies include:

- Training employees on privacy;
- Allowing only authorized employees, who need customer information to perform specific job responsibilities, access to the customer's information, and;
- Maintaining confidentiality agreements obligating 3<sup>rd</sup> parties who have access to customer information to follow appropriate standards of security and confidentiality that are acceptable to us.

**How does First National Bank & Trust Co. collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Pay your bills
- Use your credit or debit card
- Provide your account information
- Give us your contact information

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

**Why can't I limit 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

**Definitions****Affiliates**

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

- Sovereign Nation Housing Authority

**Nonaffiliates**

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

- First National Bank & Trust Company does not share information 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.

- Our joint marketing partners may include insurance companies, investment companies and direct marketing companies.

**Other important information**

We do not share any information we collect in connection with offering our trust department services with anyone (except to the extent necessary to complete transactions authorized by you).