

<b>FACTS</b>	<b>WHAT DOES The FNB Community Bank DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>■ <b>Social Security number</b>      and      <b>Account Balances</b></li> <li>■ <b>Income</b>                                      and      <b>Credit History</b></li> <li>■ <b>Credit Scores</b>                              and      <b>Account Transactions</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>The FNB Community Bank</b> chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does The FNB Community 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>No</b>	<b>We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>Questions?</b>	Call <b>618-283-1141</b> or go to <b>www.thefnb.com</b>
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## The FNB Community Bank

Vandalia \* Patoka \* Ramsey  
Greenville \* Mulberry Grove

Who we are	
Who is providing this notice?	The FNB Community Bank
What we do	
How does <b>The FNB Community Bank</b> 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 <b>The FNB Community Bank</b> collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ <b>Open an Account</b> or <b>Deposit Money</b></li> <li>■ <b>Pay your Bills</b> or <b>Apply for a Loan</b></li> <li>■ <b>Use your Credit or Debit Card</b></li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. <b>See below for additional laws under the State of Illinois.</b></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"> <li>■ <i>The FNB Community Bank has no affiliates.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>The FNB Community Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
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"> <li>■ <i>Our Joint Marketing partners include Game Plan Investments and Cambridge Investment Research, Inc.</i></li> </ul>
Other Important Information	
<p><b>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 your 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.</b></p>	