

FACTS

What does **FAB&T** do with your financial 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. The information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons FAB&T chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FAB&T 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes Information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing

Call us at 800.982.4511 - our menu will prompt you through your options.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call us at 800.982.4511 or go to www.fabandt.com

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What we do

Who is providing this notice?	FAB&T
How does FAB&T protect my personal information?	<p>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.</p> <p>Our Online Banking service utilizes a comprehensive security strategy to protect your accounts and transactions conducted. Your use of the service requires acceptance at an encrypted cookie, which is removed when the browser is closed.</p>
How does FAB&T collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">· Open an account or deposit money· Pay your bills or apply for a loan· Use your debit card <p>We also collect your personal information from others, such as credit bureaus, 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. FAB&T does not have any affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies: FAB&T does not share information with non-affiliates.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include financial institutions with which you may have an existing relationship.