

FACTS

What does **FAB&T** do with your financial information?

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| 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. The information can include:</p> <ul style="list-style-type: none"> • 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? |
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| 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 | No | We do not share |
| 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 |

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| To limit our sharing | <ul style="list-style-type: none"> • Call us at 800.982.4511 - our menu will prompt you through your options. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call us at 800.982.4511 or go to www.firstarkansasbank.com |
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FACTS

What we do

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| Who is providing this notice? | First Arkansas Bank & Trust (FAB&T) |
| How does FAB&T 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 FAB&T collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none">• Open an account or deposit money• Pay your bills or apply for a loan• Use your debit card |
| Why can't I limit all sharing? | Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply individually |

Definitions

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| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. First Arkansas Bank & Trust (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: FAB&T does not engage in joint marketing with non-affiliates. |

Other important information

Our Online Banking service utilizes a comprehensive security strategy to protect your accounts and transactions conducted over the internet. During your use of the service, our Online Banking service provider may pass an encrypted cookie to your computer in order to identify your computer during the session. Users must accept this cookie to use the service. This cookie does not contain any personal information and is only used to provide an additional level of security for the Online Banking service. The cookie is removed when the browser is closed.