

FACTS

WHAT DOES FIRST ARKANSAS BANK & TRUST 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 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 First Arkansas Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Arkansas Bank&Trust 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	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-982-4511 —our menu will prompt you through your choice(s) <p>Please note:</p> <p>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 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 800-982-4511 or go to www.firstarkansasbank.com
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Who we are

Who is providing this notice?

First Arkansas Bank & Trust

What we do

How does **First Arkansas Bank & Trust** 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 Arkansas Bank & Trust** collect my personal information?

We collect your personal information, for example, when you

- 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

- 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply individually.

Definitions

Affiliates

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

- *First Arkansas Mortgage Company and BV Card Assets*

Nonaffiliates

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

- *This state institution does not share information with non-affiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *This state institution 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.