

FACTS**WHAT DOES FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION DO WITH YOUR PERSONAL INFORMATION?**

Rev. 12/2010

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 and Checking account information
- Credit history and Account transactions
- Overdraft history and Payment history

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 the section below, we list the reasons financial companies can share their customers' personal information; the reasons FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION share?	Can you limit this sharing?
For our every day 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 don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 217-849-2701 or go to www.firstneighbor.com

What we do

How does FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION 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 NEIGHBOR BANK, NATIONAL ASSOCIATION collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Give us your wage statements or Provide your mortgage information - Tell us who receives the money or Show your government issued ID - Order a commodity futures or option trade
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>FIRST NEIGHBOR BANK, NATIONAL ASSOCIATION does not jointly market.</i>