



## FACTS

### WHAT DOES FIRST BANKERS TRUST COMPANY, N.A. 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?

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 income
- Account balances and payment history
- Credit history and credit scores

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 Bankers Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bankers Trust Company, N.A. 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	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

#### Questions?

Call 1 (877) 228-8001 or go to [www.FirstBankers.com/Privacy-Policy](http://www.FirstBankers.com/Privacy-Policy)

## Who we are

### Who is providing this notice?

First Bankers Trust Company, N.A., which includes Buck Land Funding and MHC Funding, divisions of First Bankers Trust Company, N.A..

## What we do

### How does First Bankers Trust Company, N.A. 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 Bankers Trust Company, N.A. 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 credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

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

### Non-affiliates

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

- *First Bankers Trust Company, N.A. 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.

- *Mastercard.*

## First Bankers Trust Mobile App

### Images

When a customer grants permission to the First Bankers Trust Mobile App to access their mobile device camera, the app collects your images that are uploaded for mobile deposit purposes. These images are shared for transactional processing and retention.

### Location Information

With location services enabled and user opt-in when prompted, we collect location data when you use the services, even when the app is not in use (ex: to provide fraud detection services). If you do not want us to collect this information, you may decline the collection of your location when prompted or adjust the location settings on your device.

If you initially consented to the collection of location information, you can subsequently stop the collection of this information by changing the preferences on your mobile device. Please note, if you withdraw consent to our collection of location information, you may no longer be able to use some features of the First Bankers Trust Mobile app.

## Other important information