

FACTS

WHAT DOES FIRST BANK 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 assets
- 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 Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank 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	Yes
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call 319-242-7967 or toll free 1-800-369-3629

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 continue to share your information as described in this notice.

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

Questions?

Call 319-242-7967 or toll free 1-800-369-3629 or go to www.firstiowa.bank

Who we are:**Who is providing this notice?**

First Bank

What we do:**How does First Bank 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 Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or make a wire transfer
- show your driver's license

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

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.

- *Our affiliates include companies with a common corporate identity of the First of Waverly Corporation name.*

Non-affiliates

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

- *First Bank does not share with non-affiliates so they can market you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *First Bank doesn't jointly market.*