First Bank & Trust Company

Rev. 01/2026

FACTS **WHAT DOES FIRST BANK AND TRUST COMPANY 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 that we 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 depends 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
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 and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does First Bank and Trust Company 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 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.	Yes	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	We don't share

To limit our sharing	• Call toll-free (866)428-5998; or • Mail the form below. **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 866-428-5998

Mail-in form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below: ☐ Apply my choices only to me.	Mark any/all you want to limit: ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me.
Name:	
Address:	
City, State and Zip Code:	
Account Number:	
Mail to:	**First Bank and Trust Company** **PO Box 1000, Abingdon, VA 24212**

Who we are	
Who is providing this notice?	The First Bank and Trust Company

What we do	
How does First Bank and Trust Company protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings.
How does First Bank and Trust Company collect my personal information?	We collect your personal information, for example, when you: • open an account or apply for a loan. • show your government issued ID or provide account information. • use your credit or debit card or make deposits or withdrawals from your account. 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 credit worthiness. • 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 to everyone on your account – unless you tell us otherwise.

Definitions	
Affiliates	Companies related to common ownership or control. They can be financial and nonfinancial companies. • *First Bank and Trust Company has one affiliate, First B&T Financial Services, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *First Bank and Trust Company does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • *Our joint marketing partners include credit card companies and an investment firm.*