

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, Our, and us, when used in this notice mean First Bank. This is our privacy notice for our customers. When we use the word “you” and “your” we mean the following types of customers:

Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):

- ❑ Deposit account
- ❑ Loan account
- ❑ Safe deposit box
- ❑ Self-directed Individual Retirement Account

We will tell you the sources of information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms:

- ❑ Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you.
- ❑ Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section.
- ❑ An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us.
- ❑ Ownership does not mean complete ownership, but means owning enough to have control.
- ❑ A ***nonaffiliated third party*** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party or simply, an “*other party*.”
- ❑ ***Opt Out*** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive through our Customer Identification Program

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OTHER PARTIES

We may disclose information to other parties. Here are the kinds of information we disclose to the other parties:

- Information you give us on an application or other forms, such as:
 - Name
 - Address
 - Social Security Number
 - Assets
 - Income
 - Telephone number
 - Date of Birth
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

State Limitations

We will not share any information derived from deposit relationships with us about customers who reside in Mississippi nor will any branches or offices located in Mississippi share this information with other parties. If you have a loan account or other customer relationship in addition to a deposit account relationship, and you do not want us to share this information about you, you should opt out using a method described below.

Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers such as:
 - Mortgage bankers

We may also disclose information about you to other parties as permitted by law.

Reasons For Disclosing

We may disclose information about you to other parties:

- Financial service providers, such as:
 - Mortgage bankers

We may also disclose information about you to other parties as permitted by law.

Limitations on Disclosure

Here are the limitations we impose on the use of information disclosed to other parties:

- We do not allow telephone solicitations.

Future Disclosure To Other Parties

We also reserve the right to disclose the following additional information about you to other parties in the future:

- Information about you transactions with us such as:
 - Account balances
 - Account activity
 - Types of accounts

- Parties to the transaction
- Payment history
- Deposit history

You may opt out of the disclosure of the information listed above.

We may disclose this information with the parties listed under the heading types of Other Parties as well as the following additional parties:

- Financial service providers, such as:
 - Securities broker-dealers
 - Insurance agents

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Other Parties. If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to “opt out.”

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of the party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of your chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

First Bank
Attn: Sylvia Coon
P. O. Box 808
McComb, Mississippi 39649

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Other Parties. We have explained the kinds of information we may disclose to other parties. We have also explained the kinds of other parties with whom we may disclose the information. If you prefer that we do not disclose information to these other parties, you may opt out of those disclosures, that is you may direct us not to make those disclosures (other than the disclosures permitted by law.)

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service. If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form. If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

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Do not share my information with nonaffiliated third parties.