

FACTS**WHAT DOES TRADITIONS FIRST BANK DO WITH YOUR PERSONAL INFORMATION?**

Rev. 02/2011

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 Credit history
- Payment 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 Traditions First Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does Traditions First Bank share?****Can you limit this sharing?**

Reasons we can share your personal information	Does Traditions 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	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 931-289-5500 or go to www.traditionsfirst.com

What we do

How does Traditions 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.
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How does Traditions First Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open an account or Apply for a loan - Make deposits or withdrawals from your account or Use your credit or debit card - Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Traditions First Bank has no affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Traditions First Bank does not share with nonaffiliates so they can market to you.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Traditions First Bank does not jointly market.</i>
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TRADITIONS FIRST BANK

PRIVACY POLICY

At Traditions First Bank, we recognize that each customer relationship is based on trust. As financial service professionals entrusted with sensitive information, we respect the importance of personal privacy for our customers and are committed to treating customer information responsibly.

Customer Expectation of Privacy

Traditions First Bank recognizes that our customers expect the highest level of privacy and security for their personal and financial information. We understand the need to safeguard all sensitive customer information that has been entrusted to us. We are committed to maintaining the standards and procedures necessary to protect this information.

Collection, Use, and Retention of Customer Information

Traditions First Bank collects, retains and uses customer information only where we reasonably believe it would be useful and allowed by law. The collection and retention of this information allows us to administer our bank accounts and provide products and services that meet your specific financial needs. We will use such information only for specific business purposes to evaluate or enhance your banking relationship with us.

Maintenance of Accurate Information

Traditions First Bank has established policies and procedures within the bank to maintain accurate, current, and complete customer financial information. If, for any reason, you feel that the information we have on your relationship with our bank is inaccurate or incomplete, please contact us. We will immediately respond to your request, investigate your concerns, and correct any inaccurate information in a timely manner.

Limiting Employee Access to Information

Traditions First Bank limits employee access to personally identifiable information to those with a business reason for knowing such information. All bank personnel are educated and trained to understand and recognize the importance of confidentiality and privacy of any and all customer records. The importance of confidentiality is addressed in our policies and procedures manual. Employees will be subject to appropriate disciplinary actions should they violate this trust.

Protection of Information

Traditions First Bank maintains a high level of security standards and procedures to help prevent unauthorized access to your financial information.

Restrictions on the Disclosure of Account Information

Traditions First Bank will not reveal any specific information about customer accounts or any other personal identifiable information to anyone for their independent use, except for the exchange of information with reputable credit bureaus or in instances where we need to share information with other financial institutions while conducting bona fide corporate business. We will not share your personal financial information unless:

- ♦ You authorize or request the disclosure
- ♦ We are legally required to do so through subpoena, etc.
- ♦ Where necessary to investigate suspicious or fraudulent activity
- ♦ Where necessary to help complete a transaction
- ♦ You are informed about the possibility of the sharing of your information for marketing purposes and you have been given the opportunity to decline (opt out).

Maintaining Customer Privacy in Business Relationships with Third Parties

In order to provide you with quality customer service, it is often necessary to conduct business with third parties. To ensure the continued confidentiality of your financial information, we request that these companies adhere to similar privacy principles that require them to keep your information confidential.

Disclosure of Privacy Principles to Customers

Your financial privacy is important to your banking relationship with Traditions First Bank. Should you have any questions concerning Traditions First Bank's Privacy Statement, please contact us at (931) 289-5500.