

**FACTS****WHAT DOES FIRST NATIONAL BANK OF ROCHELLE DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and address information</li> <li>• Account balances and payment histories</li> <li>• Information you provide us on applications or forms</li> <li>• Information from a Consumer Reporting agency</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 National Bank of Rochelle chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank 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	NO	N/A
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For our nonaffiliates to market to you</b>	NO	N/A

<b>Questions?</b>	Call (815) 562-5571 or go to <a href="http://www.fnbrochelle.com">www.fnbrochelle.com</a>
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Who we are	
<b>Who is providing this notice?</b>	The First National Bank & Trust Company of Rochelle

What we do	
<b>How does First National Bank of Rochelle protect my personal information?</b>	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. Access to your information is limited to members of our staff who need to know the information to provide products and services to you. Our staff is trained in the importance of confidentiality of customers' information and customer privacy. Any employee who violates our privacy policy will be subject to disciplinary measures, including the possible termination of employment.
<b>How does First National Bank of Rochelle collect my personal information?</b>	We collect your personal information from: <ul style="list-style-type: none"> <li>• Information you give us on applications or other forms</li> <li>• Information about your transactions with us</li> <li>• Information from a Consumer Reporting agency</li> <li>• Information we receive as a result of verifying customer information</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. First National Bank of Rochelle does not currently share any such information.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. We currently do not have any affiliates.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information	
We know that your privacy is important to you – it's important to us too. We have been safeguarding your confidential financial information since 1934. The trust you place in us is the cornerstone of our business and we do everything we can to protect that trust. We are committed to maintaining the highest standards and business practices to protect the personal information you entrust to us.	