

FACTS**WHAT DOES TNB 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 checking account information
- Overdraft history and payment history
- Account balances and credit history

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons TNB BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does TNB 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

No

We do not share

For joint marketing with other financial companies

No

We do not share

For our affiliates' everyday business purposes –

Information about your transactions and experiences

No

We do not share

For our affiliates' everyday business purposes –

Information about your creditworthiness

No

We do not share

For nonaffiliates to market to you

No

We do not share

To limit our sharing

- Call (217) 253-4711 – our menu will prompt you through your choice(s) or
- Visit us online: TNBBank.net

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 (217) 253-4711 or go to <http://www.tnbbank.net>

What we do

How does TNB 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 TNB Bank collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or open an account
- Use your credit or debit card or give us your contact information
- 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

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 nonfinancial companies

- *TNB Bank does not have any affiliates*

Nonaffiliates

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

- *TNB Bank 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.

- *TNB Bank does not share with nonaffiliates so they can market to you*