

ANNUAL PRIVACY NOTICE

At **First Bank Kansas**, preserving the confidentiality of our customers' information is one of our most important responsibilities. Your concerns about privacy are considered in all aspects of our business, from exploring new technology to training our employees, and in all of the products and services we offer. We are providing this notice in compliance with regulatory requirements to explain how we collect, use and safeguard your personal financial information.

Information Collection:

In the normal course of business, we may collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency

"Nonpublic personal information" is information about you, not generally available to the public that we may obtain in connection with providing a financial product or service to you. This could include information such as account balances, payment history and overdraft history, to name a few examples.

Sharing Customer Information:

We do not disclose nonpublic personal information about you to nonaffiliated third parties except as permitted by law. For example, the law permits the disclosure of such information when used for one or more of the following purposes:

- As necessary to affect, administer or enforce a transaction requested or authorized by you, or
- In connection with the servicing or processing of a financial product or service requested or authorized by you, or
- Marketing services performed on our behalf by others who have agreed not to use the information for other purposes

The privacy policy of First Bank Kansas will continue to be in force for customers who are no longer active account holders.

Restriction on Access:

Access to nonpublic information about you is restricted to only those employees who need to know that information in order to provide products or services to you. Employees may only access your information for legitimate business purposes. We train our employees as to the importance of confidentiality and customer/consumer privacy.

Security of Information:

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

First Bank Kansas is committed to protecting your privacy. If you have any questions, please contact us at (785) 825-2211 or write to us at First Bank Kansas, P. O. Box 1337, Salina, KS. 67402-1337

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