

| FACTS | WHAT DOES FIRSTRUST BANK DO WITH YOUR PERSONAL INFORMATION? | | |
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| 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? | <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"> ▪ Social Security number and account transactions ▪ Checking account information and overdraft history ▪ Credit history and income | | |
| 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 Firstrust chooses to share; and whether you can limit this sharing. | | |
| Reasons we can share your personal information | Does Firstrust 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 | Yes | No | |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No | |
| For our affiliates' everyday business purposes – information about your creditworthiness | Yes | Yes | |
| For our affiliates to market to you | Yes | Yes | |
| For nonaffiliates to market to you | Yes | Yes | |
| To limit our sharing | <ul style="list-style-type: none"> ▪ Call 800-220-BANK – select Option 4 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we send this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> | | |
| Questions? | Call 800-220-BANK | | |

| What we do | |
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| How does Firsttrust 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. We restrict access to your nonpublic personal information to employees who need to know that information to provide products or services to you and protect it with multiple safeguards. |
| How does Firsttrust collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Show your driver's license ▪ Provide employment information or give us your contact information 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 <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 non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| 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 non financial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a Firsttrust Bank name and financial companies such as Firsttrust Financial Resources, Apex Mortgage Corp., and FirstLease, Inc.</i> |
| Nonaffiliates | Companies not affiliated by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> ▪ <i>Nonaffiliates we share with can include investment advisors, registered representatives, securities broker dealers, and insurance agents.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include credit card companies.</i> |

