



PRIVACY DISCLOSURE AND OPT OUT NOTICE
(Governs Consumer - Purpose Accounts)
December 2009

From the time we were founded in 1934, Firsttrust Bank has highly valued our customer's privacy. We have protected your confidential information in many ways over the years and will continue to do so. Since our customers' trust is our most treasured asset, we take stringent measures to safeguard your information.

This disclosure notice applies to consumers who have, or who have had, a customer relationship with Firsttrust Bank. It does not apply to any insurance broker or any securities dealer. These entities have their own separate privacy disclosures.

Contracting with Third Parties

We may contract with other entities to perform specific support services such as, but not limited to, data processing that may require us to provide them access to our customer information. When doing so, we require such third party service providers to contractually agree to adhere to our security and privacy guidelines.

Restrictions on the Disclosure of Account Information

We do not reveal specific information about our customers' accounts or other personally identifiable data unless (1) our customer has requested it or has not opted out as provided in this Notice; (2) the information is provided to help complete a transaction initiated by our customers; (3) the information is provided to a reputable credit bureau or similar consumer reporting agency; or (4) disclosure is otherwise lawfully permitted or required.

Confidentiality and Security

We restrict access to your nonpublic personal information to employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect your nonpublic personal information.

If you ever have any questions about the confidentiality of your information in our hands, please give us a call.

Categories of nonpublic information that we collect:

We collect nonpublic personal information about you through:

- Applications to us for products and services and on other forms that you may provide us.
- Processing transactions pertaining to your accounts, as well as information that we receive by providing other banking services to you, such as banking by telephone or personal computer.
- Information we receive from consumer reporting agencies (commonly known as credit bureaus).
- Information we receive from Firsttrust Bank subsidiaries and other affiliated companies*.
- Information we receive in response to requests we make to third parties or to confirm information that you have provided to us, particularly in the process of establishing and maintaining credit relationships.

Categories of affiliates and nonaffiliated third parties to whom we disclose nonpublic personal information:

- Subsidiaries and affiliates of Firsttrust Bank, such as mortgage companies and investment service providers, for them to determine whether products they offer would be of interest to you.
- Financial service providers not affiliated with Firsttrust Bank, such as companies with which we have joint marketing agreements.
- Non-financial companies, such as companies with which we have marketing services agreements.
- Nonaffiliated third parties as permitted by law, including, but not limited to, the following examples: (1) to third parties in order to determine whether you qualify for a loan you have applied for and in order to verify the accuracy of information that you have provided; (2) to persons who will be involved with the closing of a loan, such as attorneys and title companies; (3) to the companies that process ATM and Check Card transactions; (4) to a merchant to verify where there are sufficient funds in your account to pay a check payable to that merchant; and (5) to a financial institution or other potential creditor to whom you submitted an application and who requires verification of the data you supplied.

Categories of nonpublic personal information that we disclose:

- We may disclose information that we receive from you on an application such as your assets, liabilities, income and employment history.
- We may disclose information that we receive from you on an application such as existing loan balances to be paid from our loan proceeds.
- We may disclose information that we have from processing transactions and services on your accounts with us, such as balance information.
- We may disclose information we receive from a consumer reporting agency/credit bureau, such as your creditworthiness and credit history.

We may disclose all of the information we collect, like that described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Fair Credit Reporting Act/Opt Out

We may share information regarding our transactions and experiences with you with our affiliates, which include financial services providers, such as mortgage companies and investment service providers. We may also share information with our affiliates that has been given to us in connection with an application you submitted for one of our products or services and information we have received from a consumer reporting agency or other third party. You may, however, request us not to share information with our affiliates that does not relate to our transactions and experiences with you or your accounts by following the Opt Out Instructions below. Your request will become effective as soon as possible after receipt. You may also write to us at Firsttrust Bank, Attn: Customer Care Center, 1931 Cottman Avenue, Philadelphia, PA 19111 if you believe there is an error in the information we have provided to a third party. Your request should be mailed in a separate envelope and should not be included with any other Bank correspondence.

Gramm-Leach-Bliley Act/Opt Out

We do not currently disclose specific information about your accounts or other nonpublic personal information to nonaffiliated third parties for their independent use. However, we reserve the right to disclose in the future nonpublic personal information about you to financial service providers, such as securities broker-dealers and insurance agents and to non-financial companies, such as retailers and direct marketers. If you do not want us to share information about your accounts or other nonpublic personal information with nonaffiliated third parties (except as permitted by law), please follow the Opt Out Instructions below.

Your opt out direction will become effective as soon as possible after receipt. If you choose to opt out, we will not share information on any account you maintain with us that contains your name. If you choose to opt out, this remains in effect until you cancel this option. If an account contains your name together with other names in the account title, we will treat an opt out direction by any one of you as applying to all of you.

This Notice does not create a contract. This Notice replaces any previous notices we provided to you. From time to time we may amend or change the terms of this Notice. In that event, we will provide you with a revised privacy notice and opportunity to exercise your opt out rights.

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices described in this Notice until your nonpublic personal information has been purged from our files.

*An affiliated company is any company that controls, is controlled by, or is under common control with Firsttrust Bank.

OPT OUT INSTRUCTIONS

If you do not want Firsttrust Bank to share information about you or your accounts with nonaffiliated third parties and/or affiliates except as permitted by law, ***you have the right to Opt Out*** by calling our Customer Care Center at 800-220-BANK
Monday-Friday 8:00 a.m. - 6:00 p.m.; Saturday 9:00 a.m. - 1:00 p.m.

If you choose to Opt Out, ***this remains in effect*** until you call our Customer Care Center to cancel this option.

If you previously provided an Opt Out to Firsttrust Bank, no action is required.

Tips to Protect Your Information

Firsttrust strives to keep your information secure. You can help by following these tips to protect your information:

- Store personal information in a safe place and tear up or shred account statements before discarding them
- Never give your bank account and routing numbers to people you do not know, especially over the telephone or internet.
- Protect your PINs and other passwords. Do not share them or write them on your ATM/check card.
- Pay attention to deposit and loan account statements and billing cycles and inquire if you do not receive them.
- Check your statements promptly and carefully to ensure that all charges, checks or other withdrawals are authorized.
- Promptly report any unauthorized transactions to the bank or credit card issuer.
- Do not give out personal data over the phone, through the mail or over the internet unless you have initiated the contact.
- Be aware that providing personal data or conducting financial transactions on a wireless network is not secure.

For further information on preventing identity theft, visit the Federal Trade Commission's website at www.consumer.gov/IDtheft.

Corporate Headquarters
15 East Ridge Pike
Conshohocken, PA 19428

Customer Care Center
1931 Cottman Ave.
Philadelphia, PA 19111

Member FDIC

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