

FACTS

WHAT DOES THE FIRST NATIONAL BANK OF OTTAWA DO WITH YOUR PERSONAL INFORMATION?



The First National Bank of Ottawa
American Commercial Bank & Trust
Morris National Bank & Trust
Streator National Bank
Yorkville National Bank & Trust

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 account balances
- Payment history and transaction history
- Transaction or loss history and overdraft 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 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 The First National Bank of Ottawa chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does The First National Bank of Ottawa 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 don't share |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes-- information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes-- information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call (815)434-0044 or go to www.firstottawa.com

Who we are

Who is providing this notice?

The First National Bank of Ottawa and the Divisions of The First National Bank of Ottawa: American Commercial Bank & Trust, Morris National Bank & Trust, Streater National Bank and Yorkville National Bank & Trust

What we do

How does The First National Bank of Ottawa 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 The First National Bank of Ottawa collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits or withdrawals from your account or apply for financing
- 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.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *The First National Bank of Ottawa has no affiliates.*

Nonaffiliates

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

- *The First National Bank of Ottawa 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.

- *The First National Bank of Ottawa doesn't jointly market.*

Other important information

Special Notice For State Residents

FOR ILLINOIS CUSTOMERS: We will not share personal information with non-affiliates either for them to market or for joint marketing - without your authorization.