

FIRST NATIONAL BANK & TRUST COMPANY'S PRIVACY POLICY

At First National Bank and Trust Company, the basis of each customer relationship, many of which span generations, is trust. You have chosen to do business with First National Bank and Trust Company, and we are obligated to honor that relationship with care, beginning with the information you share with us. We believe that your privacy should not be compromised.

1. Recognition of a Customer's Expectations of Privacy

At First National Bank and Trust Company, we believe the confidentiality and protection of customer information is one of our fundamental responsibilities. While information is critical to providing quality service, we recognize that one of our most important assets is our customer's trust.

2. Use of Customer Information

Information about customers is accumulated from a variety of sources. We will limit the use and collection of information about our customers to that which is necessary to administer our business, provide quality service, and offer opportunities that we think will be of interest to customers. We will use this information only in accordance with the principles set out in the Policy.

3. Maintenance of Accurate Information

We continually strive to maintain complete and accurate information about you and your accounts. Should you ever believe that our records contain inaccurate or incomplete information about you, please notify us. We will investigate your concerns and correct any inaccuracies.

4. Limit Employee Access to Information

Each First National Bank and Trust Company employee is required to follow our Bank's guidelines that all customer information is considered private and privileged.

5. Protection of Information via Established Security Procedures

First National Bank and Trust Company is committed to the security of your financial and personal information. All of our operational and data processing systems are in a secure environment that protects our customer's information. We maintain and grant access to customer information only in accordance with our internal guidelines.

6. Restrictions on the Disclosure of Account Information

First National Bank and Trust Company will not reveal specific information about customer accounts or other personally identifiable data that unaffiliated third parties, except for the exchange of information with reputable information agencies to maximize the accuracy and security of such information or in the bona fide corporate due diligence or business matter. Exceptions to the procedure would be where: 1) the information is provided to help complete a customer initiated transaction; 2) the customer requests it; or 3) the disclosure is required or allowed by law.

7. Maintaining Customer Privacy in Business Relationships with Third Parties

When First National Bank and Trust Company conducts business with third parties, it requires its vendors and suppliers to maintain similar guidelines regarding the privacy of personally identifiable customer information provided to them.

8. Providing Privacy Information to Customer and Responding to Inquires

First National Bank and Trust Company recognizes and respects the privacy expectation of our customers. We want our customers to understand our commitment to privacy in our use of customer information. We have developed this Privacy Policy which is made readily available to our customers. Customers who have questions about the Policy or have questions about the privacy of their customer information should call First National Bank and Trust Company at (402) 245-2491.

5/8/00