



Revised: 04/01/2011

| | | |
|---|---|------------------------------------|
| FACTS | WHAT DOES FIRST NATIONAL BANKERS BANKSHARES, INC. DO WITH YOUR PERSONAL INFORMATION? | |
| 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 • Income • Account balances • Payment history • Credit history • Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | |
| 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 First National Bankers Bankshares, Inc. chooses to share; and whether you can limit sharing. | |
| Reasons we can share your personal information | Does FNBB 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, as required | No |
| For our marketing purposes- to offer our products and services to you | No | N/A |
| For joint marketing with other financial companies | No | N/A |
| For our affiliates' everyday business purposes- Information about your transactions and experiences | No | N/A |
| For our affiliates' everyday business purposes- Information about your creditworthiness | No | N/A |
| For our affiliates to market to you | No | N/A |
| For nonaffiliates to market to you | No | N/A |
| Questions? | Contact FNBB's Compliance Officer at 1-800-421-6182. | |



Revised: 04/01/2011

Page 2

Who we are

| | |
|-------------------------------|---|
| Who is providing this notice? | First National Bankers Bankshares, Inc. Our holding company is made up of one bank and other financial service providers. |
|-------------------------------|---|

What we do

| | |
|--|---|
| How does FNBB protect my personal information? | <p>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.</p> <p>We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard our nonpublic personal information.</p> |
|--|---|

| | |
|--|---|
| How does FNBB collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Show your government-issued ID <p><i>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</i></p> |
|--|---|

| | |
|--------------------------------|---|
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
|--------------------------------|---|

Definitions

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

| |
|--|
| <p>First National Bankers Bankshares, Inc. affiliates include:</p> <ul style="list-style-type: none"> ▪ First National Bankers Bank ▪ FNBB Services Corp. ▪ FNBB Capital Markets, LLC ▪ FNBB Insurance Agency, LLC |
|--|