

**PRIVACY NOTICE**

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	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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Contact FNBB's Compliance Officer at 1-800-421-6182.	



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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.
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What we do

How does FNBB 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 maintain physical, electronic, and procedural safeguards that comply with federal standards to guard our nonpublic personal information.
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How does FNBB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• Open an account• Apply for a loan• Show your government-issued ID• Show your driver's license• Give us your contact information• Cookies when you visit our website <i>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</i>
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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.
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
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First National Bankers Bankshares, Inc. affiliates include:

- First National Bankers Bank
- FNBB Services Corp.
- FNBB Capital Markets, LLC
- FNBB Insurance Agency, LLC

Links	Links from our website are provided strictly for convenience. We are not responsible for the privacy practices or content of third-party websites
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Other Important Information

We may change our privacy practices and amend this privacy Notice at any time in our discretion. Any changes we make will be effective when we post them at the applicable Site. You acknowledge and agree that the posting of such changes or amendments at our Site shall constitute effective notice to you when we post them and that any changes or amendments are binding as of the effective date when posted on our Site. You agree to review the Notice periodically to ensure that you are familiar with the current terms of this Notice. The effective date of this Notice indicates when this Notice was last changed.