

# FIRST BANCORP

Rev April 2021

## FACTS

### WHAT DOES FIRST BANCORP DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and transaction history</li> <li>• Account balances and credit history</li> <li>• Payment history and overdraft history</li> </ul>
<b>How?</b>	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 Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bancorp share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call Toll-free 1-866-792-4357 (customer service)</li> <li>• Online banking customers – log on to a secure session at <a href="http://localfirstbank.com">localfirstbank.com</a> with your user name and password and choose Messages and click the New Conversation button to send a message request.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call toll-free 1-800-548-9377 ext. 254 (Privacy Officer)
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Who we are	
<b>Who is providing this notice?</b>	First Bancorp means the following institutions: First Bank (also d/b/a FB Wealth Management), First Bank Insurance Services, Inc., First Troy SPE, LLC, Magnolia Financial, Inc., and SBA Complete, Inc.
What we do	
<b>How does First Bancorp protect my personal information?</b>	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.  Additionally, our employees are trained to comply with our privacy standards and policies and are committed to safeguarding customer information.
<b>How does First Bancorp collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• use your credit or debit card or pay your bills</li> <li>• apply for insurance</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include: Companies with a First Bancorp name such as First Bank (also d/b/a FB Wealth Management), First Bank Insurance Services, Inc., First Troy SPE, LLC, Magnolia Financial, Inc., and SBA Complete, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Bancorp does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial service companies.</i></li> </ul>
Other important information	
<b>Special Notice to California and Vermont Residents:</b> If your account has a California or Vermont billing address, we will automatically limit the sharing of your information and we will treat your account as if you have elected to opt-out.	