FIRST BANCORP

Rev. April 2026

FACTS	WHAT DOES FIRST BANCORP 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?	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 transaction history • Account balances and payment history • Credit history and overdraft history
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 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?
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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	• Call Toll-free 1-866-792-4357 (Customer Support) • Visit us online: Online banking customers – log on to a secure session at localfirstbank.com with your user name and password and choose Messages. Next click create a message or the New Conversation button and select "Privacy Opt Out" for the recipient to send a message request. **Please note:** If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call toll-free 1-800-548-9377 (Privacy Officer)

Who we are	
Who is providing this notice?	First Bancorp means the following institutions: First Bank (also d/b/a FB Wealth Management, and CarBucks), First Troy SPE, LLC, and Magnolia Financial, Inc.

What we do	
How does First Bancorp 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. Additionally, our employees are trained to comply with our privacy standards and policies and are committed to safeguarding customer information.
How does First Bancorp collect my personal information?	We collect your personal information, for example, when you • open an account or pay your bills • apply for a loan or use your credit or debit card • make deposits or withdrawals from your account 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *Our* affiliates include: Companies with a First Bancorp name such as First Bank (also d/b/a FB Wealth Management, and CarBucks), First Troy SPE, LLC, and Magnolia Financial, Inc.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *First Bancorp 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. • *Our joint marketing partners include financial service companies.*

Other important information
Special Notice to California and Vermont Residents: 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.