



## U.S. CONSUMER PRIVACY NOTICE

### FACTS

### WHAT DOES FIRST BANK OF THE LAKE 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> | <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"> <li>• Social security number and Credit History</li> <li>• Payment History and Transaction or Loss History</li> <li>• Overdraft History and Checking Account Information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <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 Bank of the Lake chooses to share; and whether you can limit this sharing.                                                                                                                                                                           |

| Reasons We Can Share Your Personal Information                                                                                                                                     | Does First Bank of the Lake 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                          |
| to offer our products and services to you                                                                                                                                          | Yes                                | No                          |
| For joint marketing with other financial companies                                                                                                                                 | Yes                                | No                          |
| For our affiliates' everyday business purposes – information about your transactions and experiences                                                                               | Yes                                | No                          |
| For our affiliates' everyday business purposes – information about your creditworthiness                                                                                           | No                                 | We Do Not Share             |
| For our affiliates to market to you                                                                                                                                                | No                                 | We Do Not Share             |
| For nonaffiliates to market to you                                                                                                                                                 | No                                 | We Do Not Share             |

|                   |                     |
|-------------------|---------------------|
| <b>Questions?</b> | Call 1-888-828-0167 |
|-------------------|---------------------|

## Who We Are

|                                      |                                                    |
|--------------------------------------|----------------------------------------------------|
| <b>Who is providing this Notice?</b> | This Notice is provided by First Bank of the Lake. |
|--------------------------------------|----------------------------------------------------|

## What We Do

|                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>How does First Bank of the Lake 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.                                                                                                                                                                                                                                                                     |
| <b>How does First Bank of the Lake collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or give us your wage statements</li> <li>• Make a wire transfer or give us your contact information</li> <li>• Pay us by check</li> </ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>                                                                                    |
| <b>Why can't I limit all sharing?</b>                                   | <p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |

## Definitions

|                        |                                                                                                                                                                                                                                                                                                                                    |
|------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as FBOL Bancshares, Inc. and Osage Asset Holdings LLC</i></li> </ul>                                                       |
| <b>Non-Affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>We do not share with non-affiliates so they can market to you.</i></li> </ul>                                                                                          |
| <b>Joint Marketing</b> | <p>A formal agreement between financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include non-affiliated financial institutions with which various banking and other products and services may be offered.</i></li> </ul> |

**Other Important Information**

**For California residents:** We will not share information we collect about you with non-affiliates, except as permitted by law, including with your consent or to service your account. We will limit sharing among our affiliates to the extent required by California law.

**For Vermont residents:** We will not share information we collect about you with non-affiliates, except as permitted by law, including with your consent or to service your account.

**For Nevada Residents:** We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling (888) 808-5320, emailing [DoNotCall@fblake.bank](mailto:DoNotCall@fblake.bank), or writing to us at 4558 Osage Beach Parkway, Suite 100, Osage Beach, MO 65065. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

**Call Monitoring and Recording:** If you communicate with us by telephone, we may monitor or record the call.

**Do Not Call Policy Notice:** This is notice of our Do Not Call Policy under the Telephone Consumer Protection Act. We maintain an internal Do Not Call List for consumers to request to no longer receive marketing messages by telephone from us. Consumers who ask to be included on our internal Do Not Call List will be removed from our future campaigns. For our full Do Not Call Policy and how to be added to our internal Do Not Call List please visit: <https://www.fblake.bank/do-not-call-policy/>.