|              | Rev. February 2021   |  |  |
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| <b>FACTS</b> | WHAT DOES ALLIED FIRST BANK 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:  |  |  |
|              | <ul> <li>Social Security number</li> <li>Payment history</li> <li>Account transactions</li> <li>Mortgage rates and payments</li> <li>Checking account information</li> <li>Wire transfer instructions</li> </ul>   |  |  |
|              | When you are no longer our customer, we continue to share your information as described in this notice.  |  |  |
| 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 Allied First Bank chooses to share; and whether you can limit this sharing.     |  |  |

| Reasons we can share your personal information   | Does Allied First Bank 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                                  | No                          |
| 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 nonaffiliates to market to you   | No                                   | We don't share              |
| Questions?   | Call toll-free 800-272-3286 or go to | www.alliedfirst.com         |

| What We Do  |  |
|---|--|
| How does Allied First Bank 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.  Allied First Bank is committed to providing quality products and services with a high level of integrity regarding personal privacy.  |
| How does Allied First Bank collect my personal information? | We collect your personal information, for example, when you  Open an account  Make deposits or withdrawals from your account  Give us your wage statements  Make a wire transfer  account  Give us your contact information  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. |
| Definitions   |  |
| Affiliates  | Companies related by common ownership or control. They can be financial and non-financial companies.  • Allied First Bank does not share with our affiliates.  |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and non-financial companies.  • Allied First Bank 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 insurance companies.  |
| Other Important Information                                 |  |

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply

with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.