



Statement on the Privacy of Customer Information

FACTS WHAT DOES NATIONAL BANK AND TRUST COMPANY 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 can include:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

When you close your account, we continue to share information about you according to our policies.

How? All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons National Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does National Bank and Trust share?	Can you limit this sharing?
For our everyday business purposes—to process your transactions, maintain your account, and 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	YES	YES

Sharing practices

How often does National Bank and Trust Company notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does National Bank and Trust Company protect my personal information?	We take steps to safeguard customer information. We restrict access to your personal information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that guard your nonpublic personal information.

Contact Us

Call 1-800-837-3011 or go to: nbtirect.com

Sharing practices - continued

<p>How does National Bank and Trust Company collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit sharing only for</p> <ul style="list-style-type: none"> • affiliates' everyday business purposes—information about your creditworthiness • affiliates to market to you • nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Everyday business purposes</p>	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> • processing transactions, mailing, and auditing services • providing information to credit bureaus • responding to court orders and legal investigations
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • NB&T Insurance Agency, Inc. is our affiliate
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

If you want to limit our sharing

<p>Contact us</p>	<p>By telephone: 1-800-837-3011 — Ask for the Marketing Department</p> <p>On the web: nbtirect.com</p> <p>By mail: mark your choices below, fill in and send form to:</p> <p>48 N. South Street Wilmington, OH 45177</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.</p>
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Check your choices

<p>Your choices will apply to everyone on your account.</p> <div style="background-color: #e0e0e0; padding: 5px; margin-top: 20px;"> <p>Mail to: National Bank & Trust 48 N. South Street Wilmington, OH 45177</p> </div>	<p>Check any/all you want to limit: (See page 1)</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. (I will receive a renewal notice for this use for marketing in 5 years.)</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <p>Your name _____</p> <p>Your address _____</p> <p>Account number _____</p>
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