Rev. January 1, 2023

FACTS

WHAT DOES SOUTHERN ILLINOIS BANCORP, INC. 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 income - Account balances and payment history - Credit history and credit scores
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 Southern Illinois Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Illinois Bancorp, Inc. 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
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 (800)538-3979 - Visit us online: www.myfirst.bank or email us at customer-service@myfirst.bank - Mail the form below **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or 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.

© 1995-2021 Compliance Systems, LLC 90448ae7-6444b47e - 2021.130.0.4 - Privacy Notice January 1, 2023

Questions?	Call toll-free (800)538-3979 or go to www.myfirst.bank

- -

Mail-in Form	
	Mark any/all you want to limit: ☐ Do not allow your affiliates to use my personal information to market to me. ☐ Do not share my personal information to market to me. ☐ Do not share my personal information with other financial institutions to jointly market to me. ☐ Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.
	Name
	Address
	City, State, Zip
Mail to:	Southern Illinois Bancorp, Inc. P O Box 70 201 E. Main Carmi, IL 62821

Who we are	
Who is providing this notice?	The following is a list as of January 1, 2023 of the Southern Illinois Bancorp, Inc., family of companies to which the privacy notice applies: The First National Bank of Carmi ("First Bank") Southern Illinois Title Service, Inc.

What we do	
How does Southern Illinois Bancorp, Inc. 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.
How does Southern Illinois Bancorp, Inc. collect my personal information?	We collect your personal information, for example, when you **-** Open an account or apply for a loan **-** Make deposits or withdrawals from your account or enter into an investment advisory contract **-** Apply for financing 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.
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 financial companies, such as The First National Bank of Carmi, ("First Bank"); nonfinancial companies, such as Southern Illinois Title Services, Inc.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. **-** *Southern Illinois Bancorp, Inc. 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. **-** *Southern Illinois Bancorp, Inc. doesn't jointly market.*

Other important information

Other Privacy Statement

* To view our privacy policy online go to: https://www.myfirst.bank/privacy-and-policies

YOU HAVE SELECTED TO USE THE "MAIL IN" FORM FOR CUSTOMERS TO COMMUNICATE THEIR OPT OUT DECISIONS TO YOU. YOU MUST PRINT THIS DISCLOSURE ON LEGAL SIZE PAPER AND MAY NOT USE DUPLEX PRINTING.