

| Who we are | |
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| Who is providing this notice? | The First National Bank of Fort Smith. First National Bank of NWA, a division of The First National Bank of Fort Smith. National Bank of Sallisaw, a division of The First National Bank of Fort Smith and The Central National Bank of Poteau, a division of The First National Bank of Fort Smith. |

| What do we do | |
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| How does The First National Bank of Fort Smith 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 The First National Bank of Fort Smith collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> · Open an account or apply for a loan. · Make a wire transfer or give us your contact information. · Provide account 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 <ul style="list-style-type: none"> · 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—unless you tell us otherwise. |

| Definitions | |
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| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies: <i>Our affiliates include First Bank Corp (Financial Holding Company) which owns a controlling interest in the financial companies: The First National Bank of Fort Smith and Citizens Bank and Trust Company. First Bank Corp also owns a controlling interest in the nonfinancial company, Realty Appraisals Inc.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. · <i>The First National Bank of Fort Smith does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. · <i>The First National Bank of Fort Smith does not jointly market.</i> |