

Mobile Money Privacy Policy

Effective June 1, 2014

Coverage

First Bank offers many products and services. This Mobile Money Privacy Policy applies only to electronic billing, electronic banking, electronic payment, and other products and services offered by First Bank through Mobile Money

What Types of Personal Information We Collect

The Personal Information that First Bank collects from or about you may include, but is not limited to:

- Contact Information such as name, postal address, and e-mail address;
- Account numbers and other information on bills you would like to view online;
- Information about bank checking accounts and credit card accounts, if you decide to make payments from those accounts through Mobile Money;
- Information maintained about you by consumer reporting agencies, including credit bureaus; and
- Information to help verify your identity and authenticate your access to your information, products and services at the Mobile Money, including a password, secret question and secret answer.

How We Collect Your Information

First Bank may collect Personal Information about you from the following sources:

- Your enrollment applications, or similar forms;
- Your use of the Mobile Money application and the products and services offered through it;
- Companies that provide content, such as electronic bills, to the Mobile Money application, or that use First Bank electronic billing and/or electronic payment services at their sites;
- Consumer reporting agencies; and
- Other sources, as allowed by law.

Cookies and Related Issues

When you use Mobile Money, we receive certain standard information that your browser sends to every website you visit, such as your IP address, browser type and language, access times and referring website addresses. This data does not identify you uniquely. However, it is used to assist in "authenticating" who you are when you access the Site.

We may also receive additional information about your usage, including the pages you view, the links you click and other actions you take in connection with Mobile Money and the products and services offered through it. This data is used to make the site design more efficient.

Like most websites, the Mobile Money also uses "cookies," which are small text files placed on your computer by the web server when you visit the Site. Most such cookies are "session" cookies that are only used for a specific period during which you are on the site (such as when you are going through the authentication process or using webchat), but a few are "persistent" cookies that stay on your hard drive and are read by the Web server when you return to the site. The Mobile Money application uses cookies to store your preferences and other information on your computer/phone in order to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content on your later visits to the Site. Cookies cannot and will not be used to deliver or run programs on your computer. Most web browsers automatically accept cookies, but you can modify your browser setting to decline cookies if you prefer. However, if you choose to decline cookies, you will not be able to sign in or use other interactive features of Mobile Money that depend on cookies.

How We May Use and Disclose Your Personal Information

At First Bank your Personal Information is confidential. First Bank does not sell or rent your Personal Information. First Bank does not use or share your Personal Information in a manner that differs from what is described in this Mobile Money Privacy Policy without your prior consent. We may use and disclose your Personal Information for the following purposes, including limited disclosures to our affiliates, to non-affiliated third party service providers performing services on our behalf, and to certain other non-affiliated entities as described below:

- To complete transactions and render products and services authorized by you (such as sharing the information with an electric company or other biller as necessary to allow the biller to authenticate you, to pay a bill, and to send messages to you related to the authorized products and services);
- To send you information about additional products and services that have been or will be offered through the Mobile Money by First Bank and others, although you may opt-out of receiving commercial email marketing messages from First Bank following the opt-out processes described in those messages.;
- To perform fraud screening, to verify your identity, determine your credit history, collect on accounts, furnish delinquent account information to credit reporting agencies, and verify the information contained in your account (such as sharing information with a credit reporting agency during the account enrollment process);
- To comply with laws and regulations, including compliance with court orders or lawful instructions from a government agency, to protect the personal safety of subscribers or the public, to defend First Bank from claims, and to protect First Bank's rights and property, and as permitted by applicable law; and
- As otherwise authorized by you.

Access to Your Information

You may review and update the Personal Information maintained about you in the Mobile Money application at any time to ensure that it is accurate and up-to-date.

How We Keep Your Information Secure

To ensure that your Personal Information remains confidential, First Bank uses Secure Sockets Layer (SSL) technology to transmit and receive your Personal Information in an encrypted form.

Compliance with Applicable Laws

First Bank complies with applicable laws and regulations pertaining to information about you, including U.S. federal laws pertaining to "nonpublic personal information" and "consumer report information." First Bank uses and discloses those types of information only as permitted by applicable law and this Mobile Money Privacy Policy.

Advertising

The Mobile Money application displays advertisements, some of which are displayed by First Bank and some of which are displayed by third party advertising companies. When you click on an ad placed by an advertising company, they may receive certain standard information that your browser sends to every website you visit, such as your IP address, browser type and language, access times and referring website addresses. This information does not identify you or your computer uniquely, but may be used to personalize ad content to some degree based on location and the like. Both First Bank and the advertising companies may also place a persistent cookie on your computer in order to recognize your computer when displaying ads, in order to avoid excessively repeating ads and to further personalize the content of ads displayed to you. If you prefer, you can modify your browser setting to decline cookies, and many of the advertising companies offer you a way to opt-out of cookies as well.

First Bank may further personalize the ads it displays to you based upon information First Bank already has in your account (such as displaying an ad for services offered by your bank or an ad for a company that offers services in your state or zip code), but First Bank does not share that information with the company placing the ad or an ad serving company. When we display personalized ads, we take a number of steps designed to protect your privacy. For example, we store page views, clicks and search terms used for ad personalization separately from your contact information or other data that directly identifies you (such as your name, e-mail address, etc.).

When you click on an ad, it may launch a web form inviting you to enter information about yourself, and the Mobile Money application will automatically pre-fill that information into the web form for you, but the information will not be sent to a third party until you send it. Ads may also contain hypertext links leading

to separate Web sites operated by others. If you click through to those other Web sites, this Mobile Money Privacy Policy will not apply to your activities on such sites or any Personal Information that may be collected through them, so you should review the Privacy Policies on those sites before submitting Personal Information to them.

Keeping Up to Date with Our Privacy Policy

We may revise this policy from time to time. The most current Mobile Money Privacy Policy is kept posted on the First Bank Website at www.firstbanks.com/privacypolicy.asp. This Mobile Money Privacy Policy supplements First Bank's Privacy Notice for Consumers

Contacting Us

At First Bank, your privacy and the protection of your Personal Information are central to our business. Our products and services are developed with your privacy and security as a priority. If you have any questions about this Mobile Money Privacy Policy, please contact us in one of the following ways:

In writing:

First Bank
M1-199-046
600 James S. McDonnell Blvd.
Hazelwood, MO 63042

E-mail:

firstbankcustomerservice@fbol.com