

PRIVACY POLICY

Community First Trust Company is aware that our customers count on us to place the uppermost importance on the privacy of personal information and financial dealings with our company. This information is necessary for us to provide the financial products and exceptional service you expect. We are providing you with the following information regarding our privacy policy and commitment to safeguard your personal information.

Confidentiality and Security.

We recognize the need for privacy when dealing with personal financial information. We maintain physical, electronic and procedural safeguards that comply with federal standards to store and secure information about you from unauthorized access, alteration and destruction.

Information We Collect.

We collect nonpublic personal information about you from information we receive from you on application or other forms.

Information We May Share.

We may disclose to our affiliates all of the information we collect, as described above. In order to effect, administer, or enforce a transaction requested or authorized by you the customer, we may share customer information with third party service providers only in accordance with strict confidentiality. We will share information in accordance with applicable law. We do not disclose any nonpublic information about

you to unaffiliated third parties for them to rent, sell, trade, or for their independent use.

Employee Access to Information.

All employees must adhere to Community First Trust Company's policy on confidentiality. Employee access to customer information is authorized for business purposes only, and the degree of access is based on the sensitivity of the information and on an employee's need to know in order to service the customer's account or comply with legal requirements.

Inactive Customers and Closed Accounts.

Should you ever decide to close your account(s) or become an inactive customer at Community First Trust Company, we will continue to adhere to the privacy policies and practices as described in this notice.

E-Mail.

Please do not provide any account or personal information such as Social Security numbers, account numbers, or account balances with your e-mail correspondence to us. We cannot use e-mail to execute transaction instructions, provide personal account information, or change account registration.

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us.

William L. Kerst, Jr.
Chief Executive Officer

