

FACTS

WHAT DOES FARMERS CAPITAL BANK CORPORATION 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

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Farmers Capital Bank Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers Capital Bank Corporation 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	NO
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Farmers Capital Bank Corporation
(502) 227-1668

Farmers Capital Insurance Corp.
dba Capital Insurance Group
(502) 227-1600

FCB Services, Inc.
(502) 227-1602

Leasing One Corporation
(502) 227-1642

Farmers Bank & Capital Trust Co.
(502) 227-1600 (Frankfort)
(502) 839-2600 (Lawrenceburg)
(502) 734-2626 (Harrodsburg)
(859) 238-2602 (Danville)

First Citizens Bank
(270) 769-2301

United Bank & Trust Co.
(859) 885-0900 (Jessamine Co.)
(502) 863-2393 (Fayette and Scott counties)
(859) 873-3136 (Woodford Co.)

Citizens Bank of Northern Kentucky
(859) 572-2660

Who we are

Who is providing this notice?

Farmers Capital Bank Corporation and its affiliates. See below for a full listing.

What we do

How does Farmers Capital Bank Corporation 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 Farmers Capital Bank Corporation collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- give us your income information

We also collect your personal information from 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.
Farmers Capital Bank Corporation does not share with our affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Farmers Capital Bank Corporation 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.
Farmers Capital Bank Corporation does not jointly market.

Farmers Capital Bank Corporation
P. O. Box 309
Frankfort, KY 40602-0309

Affiliates:

Farmers Capital Insurance Corp.
dba Capital Insurance Group
P. O. Box 309
Frankfort, KY 40602-0309

FCB Services, Inc.
P. O. Box 309
Frankfort, KY 40602-0309

Leasing One Corporation
P. O. Box 309
Frankfort, KY 40602-0309

Farmers Bank & Capital Trust Co.
Frankfort - Harrodsburg - Lawrenceburg
Danville
P. O. Box 309
Frankfort, KY 40602-0309

First Citizens Bank
Shepherdsville - Elizabethtown - Radcliff
Mt. Washington
P. O. Box 1630
Elizabethtown, KY 42702-1630

United Bank & Trust Co.
Georgetown - Lexington - Midway
Nicholasville - Stamping Ground
Versailles - Wilmore
P. O. Box 89
Versailles, KY 40383-0089

Citizens Bank of Northern Kentucky
Newport - Alexandria - Bellevue - Ft. Thomas
Highland Heights - Florence - Independence
Crestview Hills
103 Churchill Drive
Newport, KY 41071