

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: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores When you are <i>no longer</i> 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 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call toll free 800-538-3979 or 618-382-4118. ■ E-mail us at fnbcarmi@surffirst.com or visit us online at www.surffirst.com. ■ Mail the form below to the address noted. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call us toll free at 800-538-3979 or 618-382-4118 or go to www.surffirst.com .
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Mail-in Form

If you have a joint account, your choices will apply to everyone on your account and will apply until such time as your opt out is revoked in writing by you.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not use my personal information to market to me.	
	<input type="checkbox"/> Do not share information about my transactions and experiences or creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	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 June 14, 2010 of the Southern Illinois Bancorp, Inc., family of companies to which this privacy notice applies:

The First National Bank of Carmi (“First Bank”)

First Insurance Agency, Inc.

First Financial Services

Southern Illinois Title Services, 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 deposit money
- apply for a loan or apply for insurance
- seek advice about your investments

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 non-affiliates 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”), First Insurance Agency, Inc., First Financial Services, and Southern Illinois Title Services, Inc.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Southern Illinois Bancorp, Inc. does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Southern Illinois Bancorp, Inc. does not participate in joint marketing with other non-affiliated financial companies.*

Other important information