

FACTS**WHAT DOES MARKET STREET BANCSHARES, INC. AND ITS SUBSIDIARIES:
PEOPLES NATIONAL BANK, N.A. AND ITS SUBSIDIARY PEOPLES
ECONOMIC DEVELOPMENT CORPORATION; PNB ASSET MANAGEMENT
COMPANY, LLC. 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 score

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 Market Street Bancshares, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Market Street Bancshares 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	No
For our affiliates' everyday business purposes- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 1.618.241.6550 or go to www.peoplesnationalbank.com.



**PEOPLES
NATIONAL BANK**

Member FDIC

520 S. 42nd Street
Mt. Vernon, IL 62864

Who we are

Who is providing this notice?

Market Street Bancshares, Inc. which includes its subsidiaries: Peoples National Bank, N.A. and its subsidiary Peoples Economic Development Corporation; PNB Asset Management Company, LLC

What we do

How does Market Street Bancshares, 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.

- Peoples National Bank uses a full range of Internet security measures, including cryptography, routers and firewalls, and a trusted operating system to complete our overall security architecture.

How does Market Street Bancshares Inc. 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
- use your credit or debit card

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 you
- sharing for nonaffiliates to market to you

State law 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.

- *Our affiliates include financial companies such as Peoples National Bank, N.A., PNB Asset Management Company, LLC and nonfinancial companies, such as Peoples Economic Development Corporation.*

Nonaffiliates

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

- *Peoples National Bank 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.

- *Peoples National Bank does not joint market.*

Other Important Information