

FACTS

WHAT DOES FIRST MERCHANTS BANK 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 transaction 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 First Merchants Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Merchants Bank 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	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Please visit our website www.firstmerchants.com or call 800-205-3464.

Who we are

Who is providing this notice?

First Merchants Bank

What we do

How does First Merchants Bank 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 First Merchants Bank 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 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.

- *First Merchants Bank does not share with our affiliates.*

Nonaffiliates

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

- *First Merchants 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.

- *Our joint marketing partners include investment services and credit card companies.*

What First Merchants Bank Does With Your Personal Information From the Mobile Banking Application Why We Need Access to Your Information:

The Mobile Banking Application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify the user's experience and improve services, as well as provide additional security to protect your account.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.
- Alerts about important account activities and certain changes made to your Online Banking Account will be sent to the e-mail address you provided for Online Banking. E-mail and secure messaging can also be used to send and receive messages from First Merchants Bank while in the Mobile Banking Application.

What We Need Access To And What We Collect And Share:

Application Permissions are required to use specific features:

- Camera
 - Access to Camera Device to collect and share images for use of Remote Deposit Capture. We also share remote deposit information with a third-party check processor.
- Biometrics
 - Access for use of Identification
- Location
 - Access to Location Services for mapping
- Contact List
 - Access to Contact List and Contact Images to collect and share for use of Zelle Contact Import

This application also stores the following data: Records of past payments and payments scheduled for the future.

How We Protect Your 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.

The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.

The Mobile and Online Banking Terms and Conditions are incorporated here. You can access these terms and conditions at:

- Consumer <https://www.firstmerchants.com/help/agreements-disclosures/mobile-and-online-banking-terms-and-conditions>
- Business <https://www.firstmerchants.com/help/agreements-disclosures/business-online-banking-terms-and-conditions>

You understand and agree that Mobile Banking messages may not be encrypted and may contain personal or confidential information about you, such as your mobile phone number, your wireless providers name, and the date, time, and content of any mobile banking messages including account activity, balance, and status of your accounts and other information that you or First Merchants Bank may provide. First Merchants Bank may use this information to contact you and to provide the services you request from us, and to otherwise operate, develop and improve the Mobile Banking service.

Please note that wireless providers and other service providers may also collect data from your Mobile Banking usage, and their practices are governed by their own policies. First Merchants Bank is not responsible or liable for the acts or policies of such service providers. First Merchants Bank will only use the information you provide to us from your Mobile Banking usage in connection with our Online Banking service. Nonetheless, First Merchants Bank reserves the right at all times to disclose any information as necessary to satisfy any law, regulation or governmental request, to avoid liability, or to protect our rights or property.

First Merchants Bank – Mobile Privacy Policy Version 1.4 Effective Date 03/22/2024