

## Commitment to Your Security: Your safety and security is very important to us.

FACTS	What does F&C 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 payment history

	<ul> <li>Transaction history and credit scores</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>
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 <b>F&amp;C Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Do we 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 our affiliates to market to you:	No	We don't share
For nonaffiliates to market to you:	No	We don't share

Questions?	Call (816) 850-5516 or visit www.fandcbank.com

Who we are	
Who is providing this notice?	F&C Bank

What we do	
How does F&C 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. We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.
How does F&C Bank collect my personal information?	We collect your personal information, for example, when you:
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. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies.  • F&C Bank has no affiliates
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.

	• <b>F&amp;C Bank</b> 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.  • F&C Bank doesn't jointly market.

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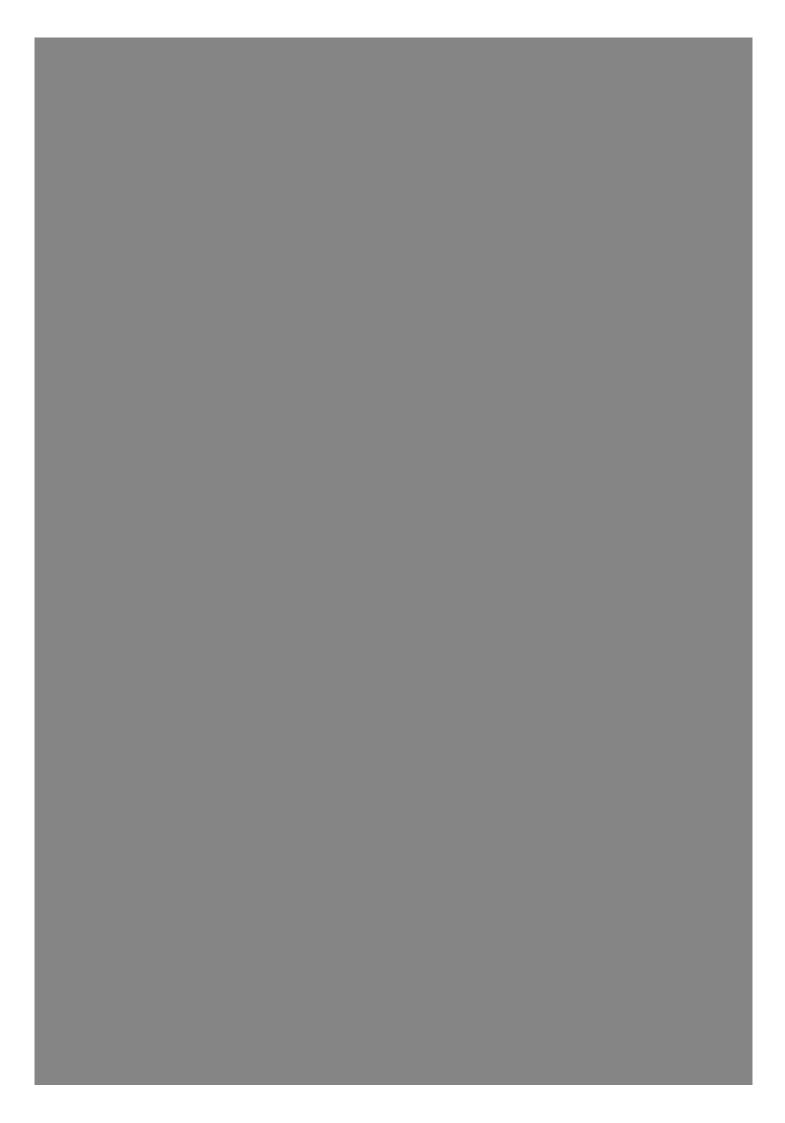
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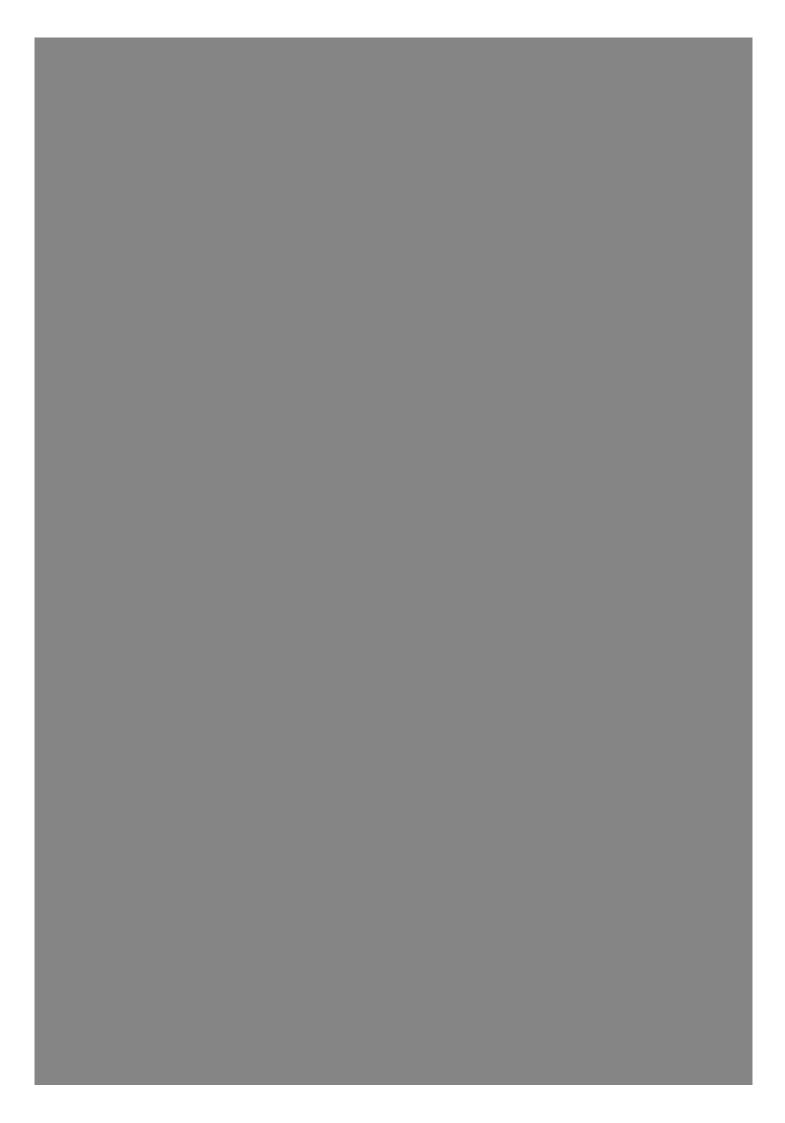


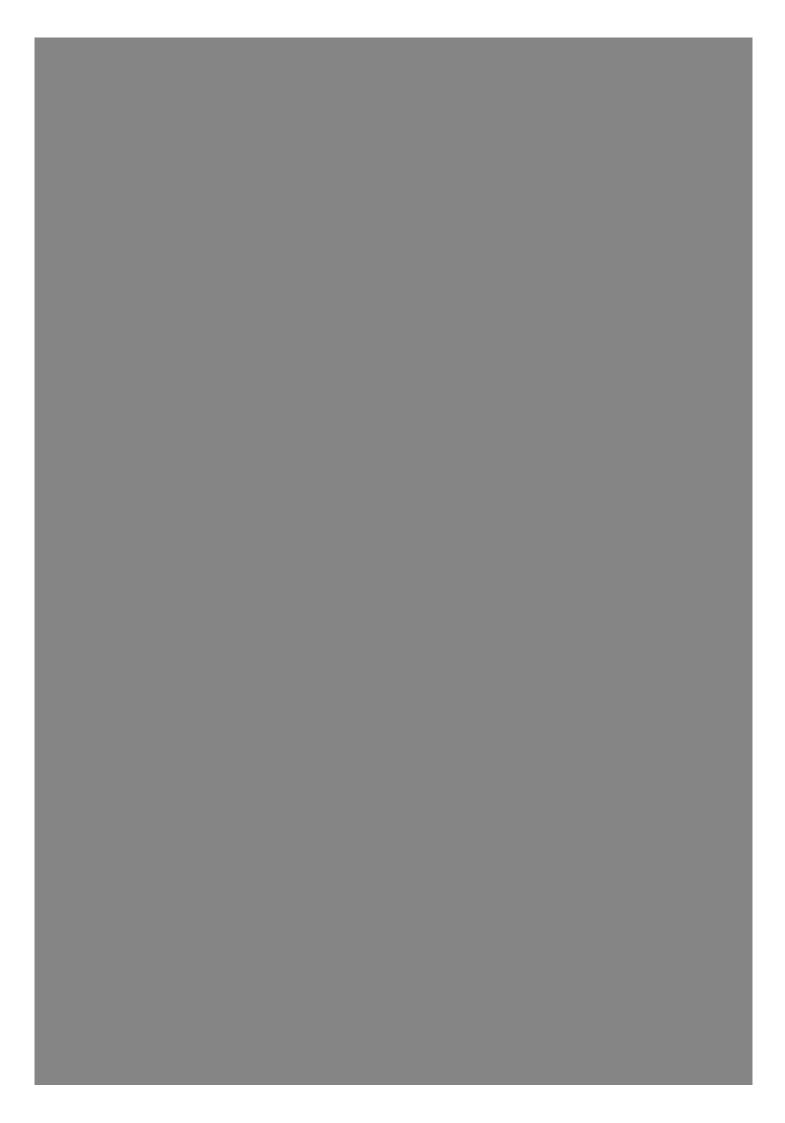


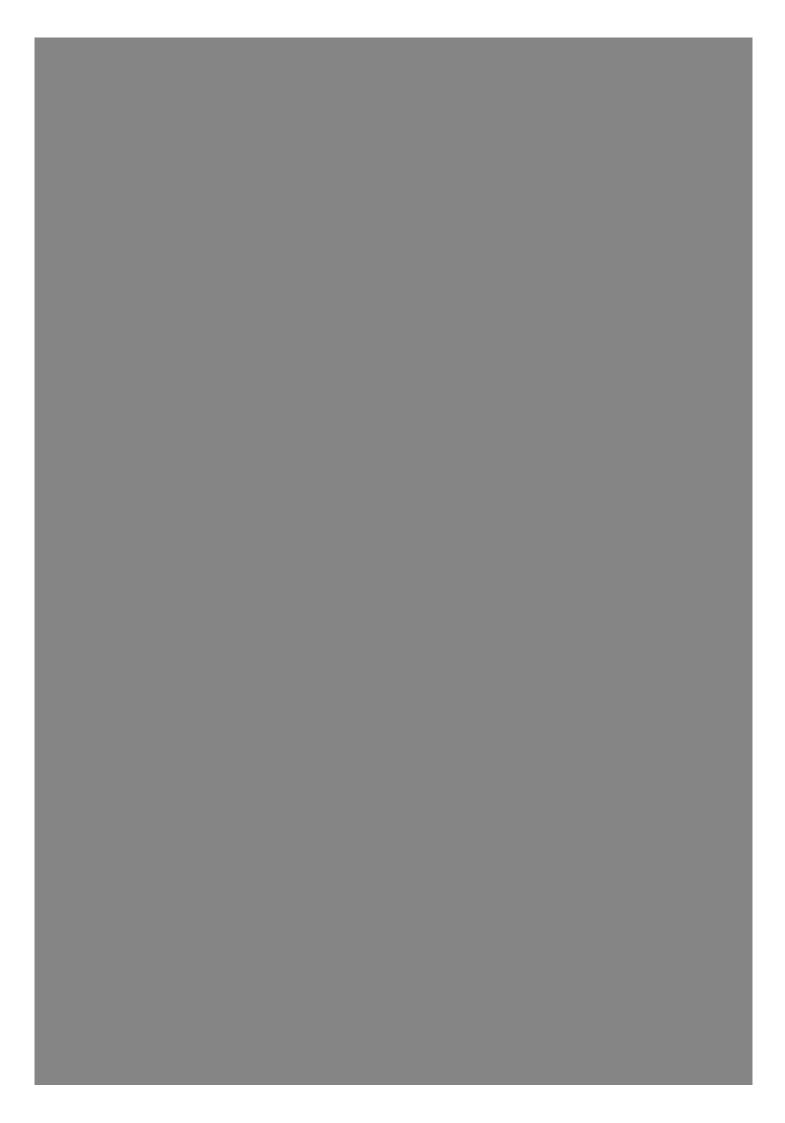
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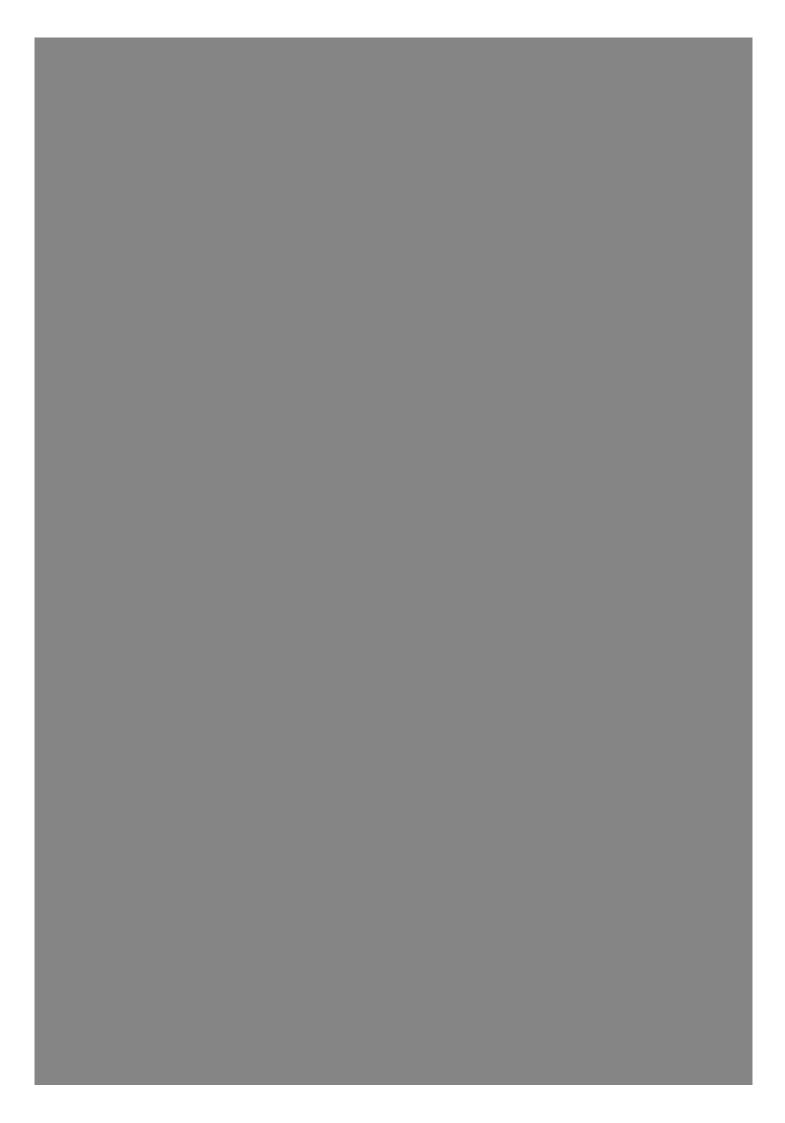


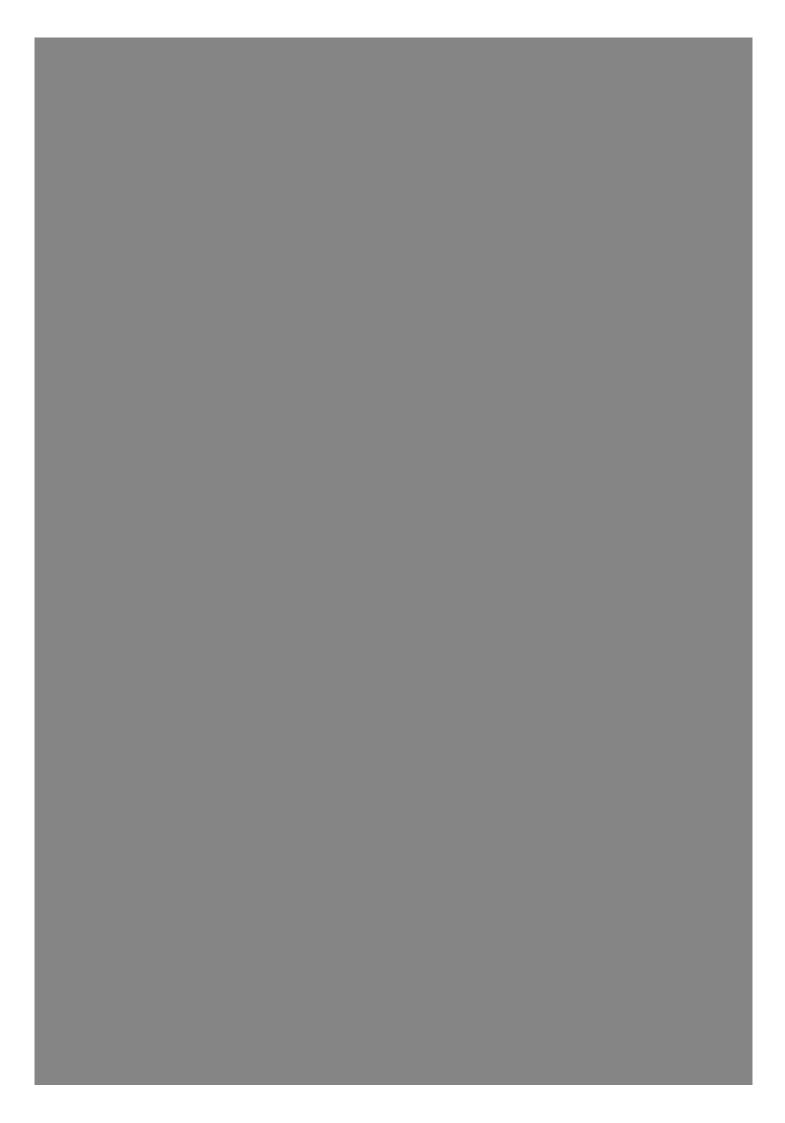


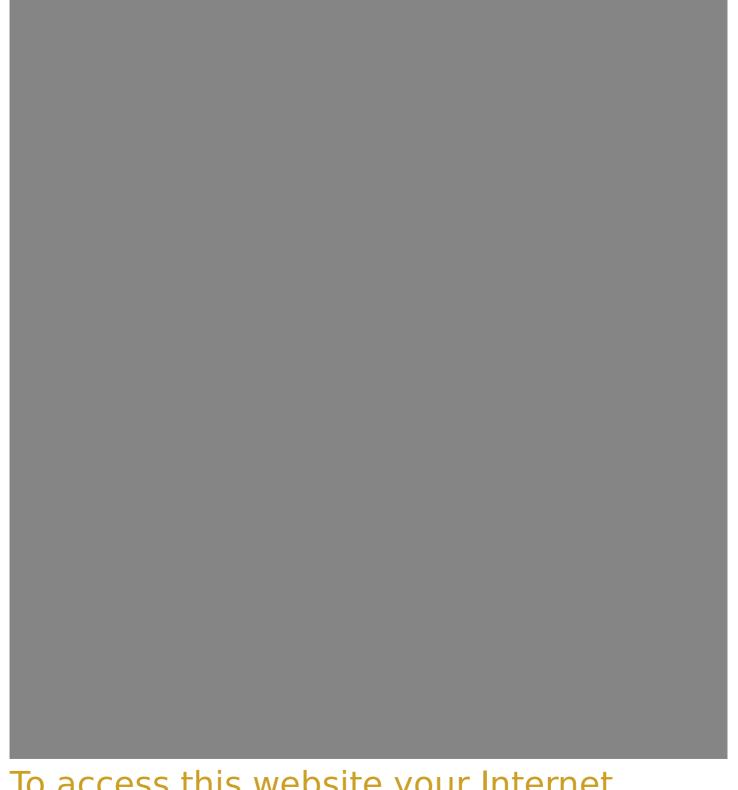












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