

FACTS

WHAT DOES FIFE COMMERCIAL BANK DO WITH YOUR PERSONAL INFORMATION?

WHY?

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 to understand how Fife Commercial Bank collects and uses your information.

WHAT?

The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information includes but is not limited to:

- Social Security Number
- Account balances
- Payment history
- Transaction history
- Overdraft history
- Checking account information

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

HOW?

All financial companies need to share customers' personal information to run their everyday business. In the below section, we list the reasons why financial companies can share; and whether or not you can limit what information is shared.

Reasons we can share your personal information	Does Fife Commercial bank Share this information?	Can you limit this information shared?
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 marketing purposes: to offer our products and services to you.	NO	WE DON'T SHARE THIS INFORMATION
For joint marketing with other financial companies.	NO	WE DON'T SHARE THIS INFORMATION
For our affiliates' everyday business purpose: information about your transactions and experiences.	NO	WE DON'T SHARE THIS INFORMATION
For our affiliates' everyday business purpose: information about your credit worthiness.	NO	WE DON'T SHARE THIS INFORMATION
For non-affiliates to market to you.	NO	WE DON'T SHARE THIS INFORMATION

QUESTIONS?

If you have questions or comments regarding this notice, please feel free to contact Fife Commercial Bank during normal business hours:

Fife Commercial Bank
5209 Pacific Highway E
Fife, WA 98424

Phone: (253) 922-5100
Web: <http://www.fifebank.com>

WHAT WE DO:

How does Fife Commercial Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with all Federal and State Laws. These measures include computer safeguards and secured files and building access.</p> <p>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.</p>
How does Fife Commercial Bank collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none">- Open an account- Give us your contact information- Account transactions- Make a wire transfer- Apply for financing <p>We also collect your personal information from others such as credit bureaus, affiliates and other companies in accordance with their privacy policies.</p>
Why can't I limit all sharing of my personal information?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none">- sharing for affiliates' everyday business purposes - information about your credit worthiness.- affiliates from using your information to market to you.- sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See notes below.</p>

DEFINITIONS:

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market products and services to you.

Other Important Information

For Alaska, Illinois, Maryland, and North Dakota Customers: We will not share your personal information with non-affiliates either for them to market to you or for joint marketing without first obtaining your authorization to do so.

For California customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without first obtaining your authorization to do so. We will also limit our sharing of your personal information about you with our affiliates to comply with the State of California Privacy Laws.