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# Privacy Policy

## FIRST BANCORP

Rev. April 2013

### FACTS

### WHAT DOES FIRST BANCORP 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
- Account balances
- Payment history
- Transaction history
- Credit history
- Overdraft history

**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 Bancorp chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bancorp 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	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

**To limit our sharing**

- Call Toll-free 1-866-792-4357 (customer service)
- Email us online: [customerservice@firstbancorp.com](mailto:customerservice@firstbancorp.com)

Please note:  
If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Questions?** Call toll-free 1-800-548-9377 ext. 284 (Privacy Officer)

### Who We Are

**Who is providing this notice?** First Bancorp means the following institutions: First Bank Insurance Services, Inc., First Troy SPE, LLC, First Bank (also d/b/a First Bank of Virginia, Primer Banco and FB Wealth Management)

### What We Do

**How does First Bancorp 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 First Bancorp collect** We collect your personal information, for example, when you

my personal information?	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Apply for insurance</li> </ul> <ul style="list-style-type: none"> <li>• Provide account information</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>• Companies with a First Bancorp name such as First Bank Insurance Services, Inc., First Troy SPE, LLC, First Bank (also d/b/a First Bank of Virginia, Primer Banco and FB Wealth Management).</li> </ul> </li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>First Bancorp does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include Affinion Benefits Group, Inc.</i></li> </ul>

Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	

Privacy Model Disclosure

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PRIV-MODEL 8/1/2010

VMP® Bankers Systems™

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PERSONAL	BUSINESS	MORTGAGE	WEALTH	INSURANCE SERVICES
Checking Accounts	Business Checking Accounts	Request Information	Wealth Management	Personal Products and Services
Savings Accounts & CDs	Savings Accounts	Apply Today		Business Products and Services
Personal Debit Card with Rewards	Business Debit Card with Rewards	Conventional Loans		
Online & Mobile Banking	Business World Credit Card with Rewards	Jumbo Loans		
Platinum Credit Card with Rewards	Business Loans	Reverse Mortgage		
Personal Loans		Government Loans		
		Professional Loans		
		Construction Loans		



STOCK  
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SWITCH KIT



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