

ONLINE BANKING

 Personal Banking

 Business Banking

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Privacy Policy

FACTS

WHAT DOES FIRST BANK OF THE PALM BEACHES 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
- Transaction history
- Credit history
- Checking account information
- Wire transfer instructions

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 Bank of the Palm Beaches chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank of the Palm Beaches 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	No	We don't Share
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 nonaffiliates to market to you	No	We don't share

What we do**How does First Bank of the Palm Beaches 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 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 Bank of the Palm Beaches collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Give us your contact information
- Provide your mortgage information
- Make a wire transfer

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 Bank of the Palm Beaches does not share with our affiliates.*

Nonaffiliates

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

- *First Bank of the Palm Beaches 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.

- *First Bank of the Palm Beaches doesn't jointly market.*

About Children's Online Privacy

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. First Bank of the Palm Beaches' websites and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, link to the Federal Trade Commission's website at www.onguardonline.gov/articles/0031-kids-privacy. For further information, the Federal Government has created a Web site, Kidz Privacy, aimed at educating both parents and children about the dangers of the Internet and how to browse safely.

FIRST BANK OF THE PALM BEACHES

415 5TH STREET

WEST PALM BEACH, FL 33401

TELEPHONE: (561) 847-2700

FAX: (561) 847-2722

www.firstbankpb.com



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