



Hometown Banking with Your Neighbors and Friends



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FACTS		WHAT DOES FIRST COMMUNITY 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 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number ■ Income ■ Account balances ■ Payment history ■ Credit history ■ Credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Community Bank chooses to share; and whether you can limit this sharing.		
		Reasons we can share your personal information	Does First Community Bank share?
		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
		For our marketing purposes - to offer our products and services to you	Yes
		For joint marketing with other financial companies	No
		For our affiliates' everyday business purposes - information about your transactions and experiences	No
		For our affiliates' everyday business purposes - information about your creditworthiness	Yes
		For our affiliates to market to you	No
		For nonaffiliates to market to you	No
		Can you limit this sharing?	No
		Can you limit this sharing?	No
		Can you limit this sharing?	We don't share
		Can you limit this sharing?	We don't share
		Can you limit this sharing?	We don't share
		Can you limit this sharing?	We don't share
		Can you limit this sharing?	We don't share
Questions?	Call toll-free 800-431-1567 or go to www.firstbeemer.com		
What We Do			
How does First Community 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 Community Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account ■ Deposit money ■ Pay your bills ■ Apply for a loan ■ Use your credit or debit card 		
Why can't I limit all sharing?	<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 creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>		
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"> ■ Our affiliates include: <ul style="list-style-type: none"> ■ Financial companies such as: Steffensmeier Insurance Agency and Wisner Insurance Agency 		
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"> ■ First community Bank does not share with nonaffiliates so they can market to you. 		
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"> ■ First community Bank doesn't jointly market. 		



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