



**FIRST CAPITAL
BANK**



PERSONAL BANKING

COMMERCIAL BANKING

ONLINE BANKING

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Our Relationship with you is important to us...

Privacy Policy

FACTS	WHAT DOES FIRST CAPITAL BANK (FCB) 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: <ul style="list-style-type: none"> Social Security number and information you might provide on account applications Account balances and payment history Credit history and credit scores When you are <i>no longer</i> 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 Capital Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Capital Bank share?	Can you limit this sharing?
For our everyday business purposes - Such as to process your transactions, maintain your accounts(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	NOT NECESSARY, WE DO NOT SHARE
For joint marketing with other financial companies	NO	NOT NECESSARY, WE DO NOT SHARE
For our affiliates' everyday business purposes - Information about your transactions and experiences Information about your credit worthiness	NO	NOT NECESSARY, WE DO NOT SHARE
For non-affiliates to market to you	NO	NOT NECESSARY, WE DO NOT SHARE

Questions?Call 910-610-4343 or go to www.fcncarolinas.com**Who we are****Who is providing this notice?**

First Capital Bank branches (Laurinburg, NC & Bennettsville, SC) & Mortgage office in Southern Pines, NC

What we do**How does First Capital 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.

In addition, we train our employees on privacy, security and the obligations to protect your non-public personal information.

How does First Capital Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or provide account information
- Apply for a loan or insurance
- Make a wire transfer or give us your employment history

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 non-affiliates 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 non-financial companies.

- *As of this date, First Capital Bank has no "affiliate" relationships*

Non-affiliates

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

- *First Capital Bank 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.


- *First Capital Bank has no "joint marketing" partners*

Other Important Information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. *Accounts with California or Vermont addresses will be treated as if you “opted out” of joint marketing arrangements. *Accounts with Vermont addresses will be treated as if you “opted out” of sharing information among our affiliates.

Identity Theft Assistance: if you believe you are a victim of identity theft, contact First Capital Bank at 910-610-4343. Contact the Social Security Administration Fraud Hotline at 1-800-269-0271 to report fraudulent use of your identity. Report the incident to the 3 credit reporting agencies: Equifax at 1-800-525-6285, Trans Union at 1-800-680-7289, Experian at 1-888-397-3742. Contact First Capital Bank to report a change in residence, job, phone number, or marital status.

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FDIC Member FDIC |  Equal Housing Lender | Equal Opportunity Lender