



Your Money.
Your Bank.
Your Community.

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Online Banking Privacy Policy Notice

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O U R P O L I C Y

The collection, storage and sharing of customer information is an important part of delivering useful banking products and services to consumers. To serve you, as a consumer, efficiently and conveniently, we have to make use of modern technology and customer information. But we know that you are concerned about privacy and our use of the information you give us. We are committed to an ongoing review of our procedures and policies in the interest of protecting your privacy. As a result, we have established the following privacy policy to provide guidance in our dealings with consumers:

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W E R E C O G N I Z E Y O U R E X P E C T A T I O N O F P R I V A C Y

We understand that you expect us to maintain proper safeguards to protect confidential information you provide to us. The privacy of your information is protected not only by state and federal laws but by our commitment to the protection of your financial information. We have established policies and procedures to help prevent misuse of that information. This Policy has been prepared to explain to you what types of information we collect, how we use that information, and the circumstances under which we may share all or part of the information. Under no circumstances do we provide deposit or loan account personal information to third parties for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies. We disclose information permitted or required by a variety of federal and state laws, as required to consummate your transaction, and as directed by you. Our strict policies to protect your information applies equally to current (active) accounts as well as inactive (closed) accounts both loans and deposits.

For complete details of how we use your information refer to our bank's PRIVACY POLICY. If you have any questions about the use or sharing of consumer financial information or if you wish more information please contact us at 7575 Poplar Avenue , Germantown , Tennessee 38138 or call (901) 737-5453 and we will be happy to answer them. We want to safeguard your trust in us as well as your personal and financial information.

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Y O U R S E C U R I T Y A N D P R O T E C T I O N W H E N O N L I N E

It is of utmost importance for us to protect your personal information when you are online to our website. We go to great lengths to make sure that your transactions are confidential and secure.

Our Internet Banking System uses a combination of industry-approved security technologies to protect data for the bank and for you, our customers. It features password-controlled system entry, an issued Digital ID for the bank's server, Secure Sockets Layer (SSL) protocol for data encryption, and a router loaded with a firewall to regulate the inflow and outflow of server traffic. To deter users from repeated login attempts, our online system requires the user to key in a Log-In "3 Strikes and your out" mechanism. After three unsuccessful login attempts, the system locks the user out, requiring either a designated wait period or a phone call to the bank to verify the password before re-entry into the system. Upon successful login, the Digital ID, authenticates the user's identity and establishes a secure session with that visitor. Once the server session is established, the user and the server are in a secured environment. Because the server has been certified as a 128-bit secure severata traveling between the user and the server is encrypted with Secure Sockets Layer (SSL) protocol. With SSL, data then travels between the bank and customer, is encrypted and can only be decrypted with the public and private key pair. The bank's server issues a public key to the end user's browser and creates a temporary private key. These two keys are the only combination possible for that session. When the session is complete, the keys expire and the whole process starts over when a new end user makes a server connection.

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E N C R Y P T I O N , F I R E W A L L S , A N D O T H E R P R O T E C T I O N

All requests must pass or filter through a router and firewall before they are permitted to reach our server. A router is a piece of hardware that works in conjunction with the firewall. The firewall is a piece of software that blocks and directs traffic coming into our server. This configuration only allows traffic necessary to process acceptable data requests, such as sending customer requests to the bank or retrieving web pages.

All personal and account information that passes between your computer and First Capital Bank's Online Banking is encrypted. This means that while your information is in transit, it is

scrambled so that only First Capital Bank's computer equipment can reassemble it to its original text format. When our bank sends personal account information to you, it is also encrypted so that only your computer can decipher it and reconstruct the data transmitted.

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Y OUR U SER I D / P ASSWORD AND P RIVACY OF Y OUR I NFORMATION

The most important way of protecting your Online Banking transactions is by your self-selected User ID and Password. Be sure to keep them a secret. Memorize them and, if you need to maintain a written record of the codes, it is recommended that you store them away from your computer in a secure place and not in your wallet or purse. Always make sure that no one is watching you enter the information and always log off the First Capital Bank Online Banking website whenever you are away from your computer (click the log out button). If your computer is left unattended and the browser is running with your User ID and Passwords entered, anyone can gain access to your accounts. It is recommended that you change your Password often and do not use simple words or numbers in sequence. It is recommended that you use upper case and lower case numbers and letters and use symbols that are unique to you. Stay away from obvious words and numbers, like a family member's birthday or name.

Visitors to our bank's Website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as; (1) Date and time our site was accessed; (2) IP address (A numeric address given to servers connected to the Internet); (3) Web browser used; (4) City, State, and country. If collected, the bank would use this information only to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via E-mail, online registration forms, or our guest book. Any information provided would only be used internally, as appropriate, to handle the sender's request. Information you provide will not be disseminated or sold to other organizations. Some areas of our Website may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

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P RIVACY N OTICE

FACTS	WHAT DOES FIRST CAPITAL 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 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 Credit History ■ Income and Payment History ■ Credit Scores and Account Balance <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 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 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— —information about your creditworthiness	No	No
For nonaffiliates to market to you	No	We don't share

Questions? Call 901-737-5453 or go to www.firstcapitalbanktn.com

Who we are

Who is providing this notice? FIRST CAPITAL BANK

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.
How does First Capital Bank collect my personal information	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <input type="checkbox"/> open an account or use your credit/debit card <input type="checkbox"/> apply for a loan or provide employment information <input type="checkbox"/> make deposits or withdrawals from your account <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"> <input type="checkbox"/> sharing for affiliates' everyday business purposes – information about your creditworthiness <input type="checkbox"/> affiliates from using your information to market to you <input type="checkbox"/> 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 nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> First Capital Bank does not share with our affiliate(s).
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <input type="checkbox"/> First Capital Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between non affiliates financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <input type="checkbox"/> First Capital Bank does not jointly market.

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F REQUENTLY A SKED Q UESTIONS

What are cookies? - A cookie is a file sent from a website to your computers hard drive that is logged on to the site. This file allows the site to recognize whether the computer has been there before and what security requirements and browser preference the computer requires. Only the site that sent the cookie can read the cookie, and only information that has been given directly by the logged on user to the site is accessible. Computer viruses cannot be transmitted through cookies.

Do I have to accept cookies? - You as a customer can choose not to accept cookies. You may do this by making the appropriate selection from your browser options. However, certain services require cookies for effective delivery. Whenever this is the case, you will be informed that you will need to allow cookies if you wish to receive the service. Cookies also make your visit to a site simpler by keeping you from having to re-enter your password every time you change pages within a secure session.

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A BOUT C HILDREN' S O NLINE P RIVACY

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 Capital Bank's Web sites 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.ftc.gov/privacy/privacyinitiatives/childrens. 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.

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