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## Privacy Notice

### FACTS - What Does FirstCity Bank of Commerce 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

- Transaction History
- Credit History
- Account Transactions
- 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 FirstCity Bank of Commerce chooses to share; and whether you can limit this sharing.

| <b>Reasons we can share your personal information</b>   | <b>Does First City Bank of Commerce share?</b> | <b>Can you limit this sharing?</b> |
|---|--|------------------------------------|
| <b>For our everyday business purposes</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. | Yes  | No                                 |
| <b>For our marketing purposes</b><br>to offer our products and services to you.   | No   | We don't share                     |
| <b>For joint marketing with other financial companies</b>   | No   | We don't share                     |
| <b>For our affiliates' everyday business purposes</b><br>information about your transactions and experiences.   | No   | We don't share                     |
| <b>For our affiliates' everyday business purposes</b><br>information about your creditworthiness.   | No   | We don't share                     |
| <b>For non-affiliates to market to you</b>  | No   | We don't share                     |

**Questions** — Call 561-630-5595 or go to [www.firstcityboc.com](http://www.firstcityboc.com)

### **What we do**

**How does FirstCity Bank of Commerce 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 collect your personal information, for example, when you

**How does FirstCity Bank of Commerce collect my personal information?**

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Make a wire transfer

We also collect your personal information from others, such as credit bureaus or other companies. Federal law gives you the right to limit only

**Why can't I limit all sharing?**

- 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**

Companies related by common ownership or control. They can be financial and non-financial companies.

**Affiliates**

- FirstCity Bank of Commerce has no affiliates.

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

**Non-affiliates**

- FirstCity Bank of Commerce does not share with nonaffiliates so they can market to you.

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**Joint marketing**

- FirstCity Bank of Commerce does not jointly market.

**FirstCity Bank of Commerce**

11760 US Highway 1, Suite 102-W, Palm Beach Gardens, FL 33408

**Phone** [\(561\) 630-5595](tel:5616305595)

**Toll Free** [\(888\) 600-1805](tel:8886001805)

**Lost or stolen debit cards** [\(800\) 554-8969](tel:8005548969)



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