



ONLINE BANKING

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About Us

Disclosures

Notice of Your Financial Privacy Rights

FACTS	WHAT DOES FIRST COMMERCE 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: Social Security number and Account balances Payment history and Overdraft history Credit history and Transaction history 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons First Commerce Bank chooses to share; and whether you can limit this sharing.	
	Does First Commerce Bank share?	Can you limit this sharing?
Reasons we can share your personal information		
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	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
Questions? Call 785-562-5558		

What we do	
How does First Commerce 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 Commerce Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▶ Open an account or Apply for a loan ▶ Give us your contact information or Give us your income information ▶ Show your driver's license <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?	Federal law gives you the right to limit only <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
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▶ <i>First Commerce Bank has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.



	<p>▶ <i>First Commerce Bank does not share with nonaffiliates so they can market to you</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>▶ <i>First Commerce Bank doesn't jointly market</i></p>

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First Commerce Bank: 902 Broadway Marysville, KS 66508 (785) 562-5558

