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Rev. 06/10

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 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 checking account information
- Account balances and payment history
- Credit history and overdraft history

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 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?	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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	No	We don't share

Questions? Call 847-622-8800 or go to www.firstcombank.com

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Who we are

Who is providing this notice? First Community Bank

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.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your non-public personal information.

How does First Community Bank collect your personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 nonaffiliates 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 nonfinancial companies. <ul style="list-style-type: none">• <i>First Community Bank Corporation</i>
Nonaffiliates	Companies not related by common ownership or corporate control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Not applicable</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>Not applicable</i>

About Children's Online Privacy

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 Community Bank's websites 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 <http://ftc.gov/privacy/privacyinitiatives/childrens.html>.

A Final Note

Your confidence in us is important and we want you to know that your personal and account information is safe. If you have any questions or concerns, please contact us at 847-622-8800.

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