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 income • account balances and payment history • credit history and credit scores
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 FCB 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 investigation, 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates' market to you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

Call Toll-Free 1-888-780-8391—our menu will prompt you through your choices(s). If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a

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customer, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.

QUESTIONS?

Call Toll-Free 1-888-780-8391.

WHAT WE DO					
HOW OFTEN DOES FIRST COMUNITY 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 restrict access to your personal and account information to those employees who need to know that information to provide products or services to you.				
HOW DOES FIRST COMMUNITY BANK COLLECT MY PERSONAL INFORMATION?	We may collect your personal information, for example, when you about you • apply for a loan or open an account • make deposits or withdrawals from your account or provide account information • give us your income information 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 sharing only • sharing for affiliates' everyday 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.				
WHAT HAPPENS WHEN I LIMIT SHARING FOR AN ACCOUNT I HOLD JOINTLY WITH SOMEONE ELSE?	Your choices will apply to everyone on your account.				

DEFINITIONS		
AFFLIATES	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include nonfinancial companies, such as Community Insurance Professionals, Inc.	
NONAFFILIATES	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • First Community Bank does not share with nonaffiliates so they can market you.	
JOINT MARKETING	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing partner includes an investment brokerage company. This company is contractually obligated to keep information confidential and to use the information only for the purposes authorized.	

Click here to download a version of the Customer Privacy Notice.





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