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Personal Business Investment Services Customer Service

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Quick Links

- ▶ Open a New Account
- ▶ Apply for a Loan
- ▶ Apply for a Mortgage
- ▶ Lost or Stolen Card
- ▶ Financial Calculators
- ▶ Switch Kit

Privacy Policy

First Community Bank is compliant under the Children's Online Privacy Protection Act (COPPA). To learn more, please visit [our Children's Online Privacy Disclosure page](#).

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 products or service you have with us. This information can include:

- Social Security number
- Account balances
- Credit history
- Overdraft history
- Checking account information
- 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 First Federal 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?
<b>For our everyday business purposes</b> - 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> - 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> - Information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - Information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions?

Call 256-734-4863 or go to [www.fbcullman.com](http://www.fbcullman.com)

Who We Are

Who is providing this notice?

First Community means First Community Bank.

What We Do

To protect your personal information from unauthorized

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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First Community Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Deposit money</li> <li>• Apply for financing</li> <li>• Give us your contact information</li> <li>• Pay us by check</li> <li>• Give us your wage statements</li> </ul> We also collect your personal information from other companies.
Why can't I limit all sharing	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> 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"> <li>• <i>First Community Bank does not share with out affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Community Bank does not share with out affiliates so they can market to you.</i></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>First Community Bank doesn't jointly market.</i></li> </ul>