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P r i v a c y N o t i c e

FACTS WHAT DOES FIRST CORNERSTONE 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:

- n Social Security number and income
- n Account balances and payment history
- n Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice. We will continue to treat all personal records and information as if you were still a customer.

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 CornerStone Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First CornerStone 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 888-963-3272 or go to www.firstcornerstone.com

How does First CornerStone 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 prohibit our employees and agents from releasing any information about you to any third party in a manner that would violate any applicable law or our policy.
How does First CornerStone Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> n open an account or deposit money n pay your bills or apply for a loan n use your credit or debit card 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"> n sharing for affiliates' everyday business purposes— information about your creditworthiness n affiliates from using your information to market to you n 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. <i>n First CornerStone Bank has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>n First CornerStone Bank does not share with nonaffiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>n First CornerStone Bank does not jointly market</i>

Your Privacy Online - Internet Users

When you bank online with us, you will need to supply information as requested so we can verify your identity. If you send an e-mail to First CornerStone, we may retain the contents of your e-mail message, your e-mail address and our subsequent reply.

We may use cookies, which are pieces of data that help web sites recognize return visitors, to personalize and enrich your online visits with us and to collect site-visitation statistics. If you do not wish to allow cookies to be used, you can set your browser to refuse cookies. The Bank or its service providers may also use "tracer" technology.

First CornerStone may store the information collected during your visit in an electronic database. First CornerStone uses security measures to protect against loss, misuse and alteration of data stored in our systems.

First CornerStone Bank's web site contains links to third party web sites that you may find useful. Those sites may have their own privacy policies. Once you leave our web site, our privacy policy will no longer be in effect. You should review the privacy policy of any web site before you provide personal or confidential information.

We do not knowingly solicit data from or market to children online. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and parents.

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