

**Online Banking /
Business Direct Access**

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Entering this secure site is providing access to a private computer network. This site may be utilized for authorized purposes only. Unauthorized access or use is not permitted and constitutes a crime punishable by law. Activity on this site is monitored for security purposes.

**Online
Banking**



24-hour access to real-time account information.

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YOUR RIGHT TO FINANCIAL PRIVACY

Our Privacy Commitment to You

We recognize, respect, and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our banks and our website.

FACTS WHAT DOES FCB Banks a.k.a First Collinsville Bank, First County 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 Transaction or Loss History
- Overdraft History and Checking Account Information

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 customer's personal information; the reasons FCB Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCB Banks 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business	No	We don't share

purposes—
information about your creditworthiness

For nonaffiliates to market to you

No

We don't share

Questions?

Call 866-323-4322 or go to www.fcbbanks.com

Who we are

Who is providing this notice? FCB Banks

What we do

How does FCB Banks 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 FCB Banks collect my personal information?

We collect your personal information, for example, when you

- Apply for a Deposit Account or When you have a Deposit Account
- Apply for Credit or When you have a Loan
- Use your Debit Card

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.

- Our affiliates include companies with a common corporate identity of First Collinsville Bank, First County Bank

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- FCB Banks does not share non-public personal information with nonaffiliated third parties except as permitted by law.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner includes a Securities Firm with whom we have a joint marketing agreement

Other important information

FCB Banks means First Collinsville Bank, and/or First County Bank, which are affiliated and held under common ownership.

We Are Committed To You And Your Privacy

Above this letter you will find, "FCB's Privacy Notice." This notice expresses our ongoing commitment to protect your personal information. We are diligent about sharing this information with you annually as required by current law.

In addition to your privacy, fraud protection is a priority at FCB Banks. Therefore, we would like to remind you to NEVER RESPOND to any phone or email requests to VERIFY or PROVIDE any personal information such as account numbers, PIN numbers and/or Social Security Numbers. Perpetrators of fraud may pose as employees of fraudulent companies or misrepresent themselves as officials of banks. This is known as "Phishing". Some "Phishers" are trying to scam consumers by telling them that their personal information is already listed on the internet and it needs to be deleted to avoid fraud; they then ask you to "verify" information for them. DO NOT RESPOND TO THESE REQUESTS. If you receive a phone call or e-mail of this nature, call your bank immediately.

To further protect you, FCB Banks has partnered with MasterCard to implement a system to monitor debit card activity on your account that could be "suspicious". This may include multiple transactions on the same day or high-dollar purchases. This activity is reviewed by our Electronic Operations Department and, on occasion, we may call to verify that recent debit card purchases have been authorized by you.

FCB has committed to offer the best "E" products and services to our customers. For our Business customers, we now offer "Deposit Express". This service provides the convenience of making a deposit from your workplace without a trip to the bank. FCB implemented "Mobile Banking" to allow customers to bank anywhere at anytime. This gives customers access to their accounts from their cell phone. If you are ready to go green with FCB, E-statements are available with all accounts, simply sign up at www.fcbbanks.com. One more way to stay in touch, join FCB Banks on Facebook!

FCB Banks have served the Metro East Area for three generations, all with local family ownership and management. We, at FCB Banks, truly value your banking relationship and will continue to work hard to provide the level of service and integrity you have come to expect.

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