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## SECURITY AND PRIVACY STATEMENT

### WHAT DOES FIRST METRO 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
- Account balances
- Payment history
- Account transactions
- 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 Metro Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Metro 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>	Yes	No
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 256-386-0600 or go to [www.firstmetro.com](http://www.firstmetro.com)

#### How does First Metro 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

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 Metro Bank collect my personal information?**

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Make deposits or withdrawals from you account
- Use you credit or debit card
- Make a wire transfer

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.

- First Metro Bank does not share with our affiliates.

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

- First Metro Bank does not share with nonaffiliates so they can market to you.

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

- Our joint marketing partners include investment companies.

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#### USA Patriot Act Notice

#### Important Information About Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other documents.

