

WHAT DOES FIRST NATIONAL BANK OF THE GULF COAST 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 Employment Information

How?

All financial companies need to share customer's 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 First National Bank of the Gulf Coast chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information?	Does First National Bank of the Gulf Coast 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 - limited to those companies who have a formal agreement with First National Bank of the Gulf Coast to provide services and products on your behalf through the bank such as investments, mortgages, or credit cards.	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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call 239-348-8000 or Toll free at 877-763-0244 or
- Email us at: Contactus@fnbofgc.com

Please note: 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* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 239-348-8000 or Toll free at 877-763-0244 or email us at: Contactus@fnbofgc.com

What We Do

<p>How does First National Bank of the Gulf Coast protect my personal information?</p>	<p>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.</p> <p>We maintain physical, electronic and procedural safeguards to protect your non-public personal information. We restrict access only to those employees authorized to access customer information for business purposes.</p>
<p>How does First National Bank of the Gulf Coast collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or Apply for a loan • Pay your bills or Provide account information • Make deposits or withdrawals from your account <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes— information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices apply to everyone on your account - unless you tell us otherwise.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include TGR Financial, Inc. and First National Title and Closing Services, Inc.</i>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we can share with include companies such as a financial service provider, mortgage companies, insurance companies, directs marketing companies or non-profit organizations.</i>
<p>Joint marketing</p>	<p>A formal agreement between First National Bank of the Gulf Coast and non-affiliated financial companies or financial service providers that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>In order to meet your financial goals, we may occasionally contact you regarding a product or service. We may contact you directly or enter into a joint marketing agreement with another company who provides services and products on your behalf through the Bank such as investments, mortgages, or credit cards.</i>