First Community Bank

(revised August 2016)

It Pays to be First.

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 product or service you have with us. This information can include: (1) social security number and account transactions (2) account balances and payment history (3) transaction history and credit history
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 Community Bank chooses to share and whether you can limit this sharing.

Reasons for a financial institution to share your information:	Does First Community 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 non-affiliates to market to you	no	We Don't Share

Questions?	Contact the Bank's Privacy Officer at (251) 345-9917.

Who we are

Who is providing this notice?	This privacy notice is being provided by First Community Bank and applies to all First Community Bank customers and all the products and services offered to these customers.

What we do

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.
How does First Community Bank collect my personal information?	We collect your personal information, for example, when you (1) open an account or use your credit card or debit card (2) give us your contact information or pay your bills (3) provide employment information We also collect your personal information from others, such as credit bureaus or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit only: (1) sharing for affiliates' everyday business purposes - information about your creditworthiness (2) affiliates from using your information to market to you (3) sharing for nonaffiliates to market to you

Definitions

Affiliates	Companies related by common ownership or control. First Community Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. First Community Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. First Community Bank does not jointly market.