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 Employment information
 Account balances and Transaction or loss history
- Assets and Credit history

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 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 purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 866-323-4322 —our menu will prompt you through your choice(s) or
- Visit us online: www.fcbbanks.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 866-323-4322 or go to www.fcbbanks.com

Who we are		
Who is providing this notice?	FCB Banks. FCB Banks means First Collinsville Bank and/or First County Bank, which are affiliated and held under common ownership.	
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	We collect your personal information, for example, when you	
collect my personal information?	 Open an account Apply for a loan Use your debit or credit card Open an account Make deposits or withdrawals from your account 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. 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
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 nonpublic 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		