Privacy Policy

Rev 01/2011

FACTSWHAT DOES First Community State 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:n Social Security number and credit historyn income and employment informationn transaction history and assetsWhen 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 Community State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal informationDoes First Community State 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 bureausYesNoFor our marketing purposes—
to offer our products and services to youNoWe don't shareFor joint marketing with other financial companiesNoWe don't shareFor our affiliates' everyday business purposes—
information about your transactions and experiencesNoWe don't shareFor our affiliates' everyday business purposes—
information about your creditworthinessNoWe don't shareFor nonaffiliates to market to youNoWe don't share

Questions?Call 618-635-5100 or go to www.firstcommbankstaunton.com

Who we areWho is providing this notice?First Community State Bank

What we doHow does First Community State 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 State Bank collect my personal information?We collect your personal information, for example, when youn open an account or deposit moneyn apply for a loan or provide employment informationn seek advice about your investmentsWe 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 onlyn sharing for affiliates' everyday business purposes—information about your creditworthinessn affiliates from using your information to market to youn sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

DefinitionsAffiliatesCompanies related by common ownership or control. They can be financial and nonfinancial companies.

NonaffiliatesCompanies not related by common ownership or control. They can be financial and nonfinancial companies.n First Community State Bank does not share with nonaffiliates so they can market to you. Joint marketingA formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information