

# PRIVACY INFORMATION POLICY

FACTS	WHAT DOES FIRST CENTURY BANK DO WITH YOUR PERSONAL INFORMATION?		
Who?	Who is providing this notice? First Century Bank.		
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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security Number</li><li>• Transaction or loss history</li><li>• Payment history</li><li>• Credit history</li><li>• Transaction history</li><li>• Overdraft history</li></ul> When you are <i>no longer</i> 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 Century Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First Century 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		No	We don’t share
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 nonaffiliates to market to you		No	We don’t share
Questions?	Call (423) 626-7261 or Toll-Free: 1 (800) 201-6967 Visit us online at: <a href="http://www.firstcenturybank.com">www.firstcenturybank.com</a>		
What We Do			
How does First Century 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 Century Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an Account</li><li>• Provide employment information</li><li>• Apply for a loan</li><li>• Give us your contact information</li><li>• Give us your income information</li></ul> We 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: <ul style="list-style-type: none"><li>• sharing for affiliates’ everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market you</li><li>• sharing for nonaffiliates to market you</li></ul> 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 non-financial companies. <ul style="list-style-type: none"><li>• <i>Claiborne Holding Company, Inc</i></li></ul>		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>First Century Bank does not share with nonaffiliates so they can market to you.</i></li></ul>		
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>First Century Bank does not jointly market.</i></li></ul>		