

Security and Privacy Statement

At First Community Bank, we recognize privacy and security of personal financial information is a concern to our customers. We have taken care in establishing and implementing policies and procedures to protect this information.

Your privacy is considered in all aspects of our business. Our employees are informed of their responsibility to protect confidential customer information. Appropriate disciplinary policies are in place to help enforce employee privacy responsibilities.

First Community receives and retains information about its customers through many sources. We limit the use and collection of this information to that which is necessary to maintain and administer financial services, provide excellent service, and offer new products and services that may be of benefit to our customers. First Community is committed to fully complying with the laws and regulations, such as the Fair Credit Reporting Act and the Right to Financial Privacy Act that have been established to protect the confidentiality of customer information. If we obtain and use information from a third party such as a consumer report, we will notify you. You are entitled to request credit reporting agencies to remove your name from lists supplied to us.

First Community does exchange information about our customers to reputable information reporting agencies, in accordance with standard banking industry practice, to maximize the accuracy and security of such information and to verify the existence and condition of customers' accounts. We do not share specific personal customer information with independent companies for any other purpose without the customer's consent, except when required by law, regulation, or court order, and to third party litigants when required by lawful judicial process or court order.

First Community may collect information volunteered by you during the application and information request process. In an effort to offer you the best and most current banking opportunities, we may contact you with news about products, services, and special promotions. If, for any reason, you would like to be taken off our e-mail list, please contact us at bank@fcbcullman.com.

First Community continues to monitor and review the privacy measures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.

