



Rev: 04.01.2010

**FACTS**

**WHAT DOES FIRST BANK OF CHARLESTON 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 income
- account balances and payment history
- credit history and credit scores

When 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 Bank of Charleston chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does First Bank of Charleston share? | Can you limit this sharing? |
|--|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                  | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | No                                   | No                          |
| <b>For joint marketing with other financial companies</b>  | No                                   | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | No                                   | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | No                                   | No                          |
| <b>For affiliates to market to you</b>   | No                                   | No                          |
| <b>For nonaffiliates to market to you</b>  | No                                   | No                          |

**Questions?**

Call 304-340-3000 or go to [www.fbofc.com](http://www.fbofc.com)

**Who we are**

|                                      |                          |
|--------------------------------------|--------------------------|
| <b>Who is providing this notice?</b> | First Bank of Charleston |
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**What we do**

|   |  |
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| <b>How does First Bank of Charleston protect my personal information?</b> | 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. We restrict access to personal information about you to those employees who need to know that information to provide products or services to you. All of our employees are bound by a formal Code of Conduct emphasizing their responsibility to maintain the privacy and confidentiality of your information. We monitor new technology and upgrade our systems as needed to best protect your information. |
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| <b>How does First Bank of Charleston collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your debit card or perform a transaction with us and others</li> </ul> <p>We also collect your personal information from others, such as credit bureaus and service providers.</p> |
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| <b>Why can't I limit all sharing?</b> | <p>Federal law gives you the right to limit only</p> <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 to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
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**Definitions**

|                   |  |
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| <b>Affiliates</b> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ First Bank of Charleston has no affiliates.</li> </ul> |
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|                      |  |
|----------------------|--|
| <b>Nonaffiliates</b> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ First Bank of Charleston does not share with nonaffiliates so they can market to you.</li> </ul> |
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|                        |  |
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| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ First Bank of Charleston doesn't jointly market.</li> </ul> |
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**Other important information**

From time to time, we may update or amend this notice and will notify you of those changes as required by law. You may view the most current version of this notice at any time by requesting a copy from our office.