



FIRST CHOICE BANK

Serving the communities we call home!
Since 1900

FACTS			WHAT DOES FIRST CHOICE BANK AND ITS AFFILIATES 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: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and transaction or loss history 				
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 Choice Bank chooses to share; and whether you can limit this sharing.				
REASONS WE CAN SHARE YOUR PERSONAL INFORMATION		DOES FIRST CHOICE 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		Yes		No	
For joint marketing with other financial companies		Yes		No	
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 credit worthiness		No		We don't share	
For our affiliates to market to you		Yes		Yes	
For nonaffiliates to market to you		No		We don't share	
TO LIMIT OUR SHARING		<p>Mail us the form below once you have completed it. The form is also available at : www.firstchoice.bank</p> <p>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 <i>no longer</i> 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.</p>			
QUESTIONS?		Call Toll-Free 1-866-489-3627			



MAIL-IN FORM

Mark any/all you want to limit:

Do not allow your affiliates to use my personal information to market to me.

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Name		Mail Form To: First Choice Bank Compliance Department P O Box 29 Pontotoc, MS 38863
	Address		
	City, State, Zip		
	Social Security Number (Last 4 Digits)		
<input type="checkbox"/> Apply my choice(s) only to me			



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Who We Are

Who is providing this notice? First Choice Bank

What We Do

How does First Choice 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.

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law.

How does First Choice Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Make deposits or withdrawals from your account
- Give us your contact information
- Apply for a loan
- Show your driver's license

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; and
- Sharing for nonaffiliates to market to you.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

DEFINITIONS

Affiliates

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

Our affiliates include: First Choice Insurance Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- First Choice Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partner includes a credit card company