

# First Community Trust, N.A.

## Statement of Privacy Principles

First Community Trust, N.A. recognizes and respects the privacy expectations of our clients. Because of those expectations this privacy statement has been developed:

### **What information we collect from and about you**

#### **Categories of information collected:**

Depending on the nature of your relationship with us, we must obtain certain information to meet legal and regulatory requirements. We collect non-public information about you only when it is reasonably believed that the information collected will assist us in protecting and administering your records, accounts and assets; and providing products and services to you. The following sources are used to collect information about you:

*Information we receive from you on applications and other forms  
Information about your transactions with us, or others.*

#### **Information accuracy:**

We have established procedures to ensure that your personal and financial information is accurate, current and complete in keeping with reasonable business standards. If you find that your account information is incomplete, inaccurate, or not current, please notify your account officer listed on your statement.

### **When information may be disclosed to third parties**

#### **Categories of parties to whom information is disclosed:**

We do not disclose any non-public personal information about our clients or former clients, except as permitted by law. We may disclose all of the information collected, as described above, to individuals and companies that perform marketing services on our behalf, or to other financial institutions with whom we have joint marketing agreements.

***We do not provide financial or personal information to third parties or companies for the purpose of independent telemarketing or direct mail marketing of products and services.***

#### **Third party relationships:**

When we conduct business with third parties, we require our vendors and suppliers to maintain similar standards of conduct and privacy principles pertaining to client information provided to them in the regular course of business.

### **Disclosure of the Information**

We value our client relationships. We want you to understand how we use information that is provided, and ensure you of our commitment to protecting your personal privacy. Notice of our Information Privacy Statement will be provided annually to you as long as you maintain an on-going relationship with us. This statement may change from time to time. Our current statement can always be viewed on our web site at [www.fctrust.com](http://www.fctrust.com), or you can obtain a copy by calling 1-866-587-0533. If you have a question about how confidential information is protected, please contact us.