



First Citizens Square
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Mansfield, PA 16933
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800.326.9486

FIRST CITIZENS COMMUNITY BANK (FCCB) PRIVACY POLICY

Protecting your privacy and retaining your trust are important to First Citizens Community Bank (FCCB). The following information is our privacy policy for our customers.

YOUR FINANCIAL PRIVACY RIGHTS - We, our, and us, when used in this notice mean First Citizens Community Bank (FCCB). When we use the words “you” and “your” we mean all of our customers who have a continuing relationship with us. We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

THE INFORMATION THAT WE COLLECT - Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with other affiliates
- Information about your transactions with non-affiliated third parties
- Information we receive from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION - We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES - An AFFILIATE is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

NONPUBLIC PERSONAL INFORMATION AND NON-AFFILIATED THIRD PARTIES - Notwithstanding anything to the contrary contained in this disclosure, we do not disclose any information gathered by our trust department with anyone except as necessary to complete authorized transactions or as required by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS - If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

FACTS

WHAT DOES First Citizens Community Bank (FCCB) 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons FCCB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCCB 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 non-affiliates to market to you	No	We don't share

Questions?

Call 800-326-9486 or go to www.myfccb.com

Who we are

Who is providing this notice?	First Citizens Community Bank (FCCB)
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What we do

How does FCCB 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 FCCB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or use your debit card • Pay your bills or apply for a loan • Make deposits or withdrawals from your account <p>We also collect personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>First Citizens Community Bank (FCCB) does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies</p> <ul style="list-style-type: none"> • <i>First Citizens Community Bank (FCCB) does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market products or services to you.</p> <ul style="list-style-type: none"> • <i>First Citizens Community Bank (FCCB) doesn't jointly market.</i>

Other important information

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