FCB
FLORIDA COMMUNITY BANK

Rev. January 2017

FACTS	WHAT DOES FCB 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 transaction history • Credit history and credit scores
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 FCB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCB 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	• Mail the form below **or** • Call toll-free **1.866.764.0006.** Our menu will prompt you through your choice(s). **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 *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.
Questions?	Call toll-free: **1.866.764.0006** or go to **www.FloridaCommunityBank.com**

✂……

Mail-in Form	
	Mark Opt-Out Choice: ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me. ☐ Do not share my personal information with nonaffiliates to market their products and services to me. Name Address City, State, Zip Account(s) #
Mail To:	Florida Community Bank Attention: Deposit Operations Department 1255 Tamiami Trail Port Charlotte, FL 33953

Who We Are	
Who is providing this notice?	FCB means Florida Community Bank
What We Do	
How does FCB 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does FCB collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information • Make a wire transfer 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 • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Our affiliates include financial companies such as FCB Insurance Services, LLC*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *Nonaffiliates we share with can include companies such as: credit card companies, insurance companies, direct marketing companies, and financial investment companies.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include credit card companies and financial product or service marketing companies.*