

PRIVACY NOTICE

Revised 07/2014

FACTS

WHAT DOES First Fidelity Bank 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
- transaction history and credit history

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 First Fidelity Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Fidelity 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	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	No
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 256-845-1077 or go to www.bankffb.com

PRIVACY NOTICE

Who We Are	
Who is providing this notice?	First Fidelity Bank

What we do	
How does First Fidelity 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.
How does First Fidelity Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• open an account or deposit money• apply for a loan or use your debit card• show us your driver's license We also collect your personal information from others, such as credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Our only affiliate is the FBDC Financial Corp - Bank Holding Company</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Nonaffiliates we share with can include third party providers that provide a service in maintaining customer accounts and is permitted by law.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• First Fidelity Bank does not joint market.

Other Important Information
We take seriously our obligation to safeguard your confidential information. From time to time, we may change the policies and procedures provided in this Privacy Notice due to changes in law or due to changes in our operations and we will notify you of these changes as required by law.