

## FIRST CHOICE BANK CREDIT CARD PRIVACY POLICY

### FACTS

#### WHAT DOES FIRST CHOICE 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 balance 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 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?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

#### To limit our sharing

- Call 609-454-0337

**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 information as described in this notice.

However, you can contact us at any time to limit our sharing.

#### Questions?

Call 609-454-0337 or go to [www.firstchoice-bank.com](http://www.firstchoice-bank.com)

**Who we are**

<b>Who is providing this notice?</b>	First Choice Bank Credit Card
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**What we do**

<b>How does First Choice Bank protect my personal information?</b>	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 authorize our employees to get your information only when they need it to do their work, and we require companies that work for us to protect your information.
<b>How does First Choice Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> <li>• provide us with your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>First Choice Loan Services, Inc.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Non affiliates we may share with can include mortgage companies, insurance companies, direct marketing companies and non profit organizations.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners may include credit card companies.</i></li> </ul>

**Other important information**

**California customers:** We will limit the sharing of personal information about you with our affiliates to comply with all California laws that apply to us.

**Notice to Nevada Residents:** We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. For more information, contact us at 800-768-9897, or [infocc@firstchoice-bank.com](mailto:infocc@firstchoice-bank.com), or by mail at PO Box 472, Kingston, NJ 08528. Or, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us.

**Vermont:** Vermont law prohibits the sharing of certain information about Vermont residents unless we are given written permission to share that information. If you wish to authorize us to share your information, please contact us at the number provided on page one of this notice and we will send you an authorization form.