

FIRST COMMUNITY BANK

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

First Community Bank collects nonpublic personal information about you, from the following sources:

- Information we receive from you on applications or other forms such as: your name, address, social security number, assets, and income.
- Information about your transactions with us, such as: your account balance, payment history, and credit card information.
- Information we receive from a consumer reporting agency, such as: your creditworthiness and credit history.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

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.

We restrict access to your personal and account information 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 as required by law.

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.

Consumer Complaint Process

The First Community Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First Community Bank should contact the Texas Department of Banking.

First Community Bank also engages in the business of selling travelers checks as an agent for American Express Company which company is licensed under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin Texas 78705-4294

Telephone No: 877/276-5554

Fax No: 512/475-1313

E-mail: consumer.complaints@banking.state.tx.us

Website: www.banking.state.tx.us