

<b>FACTS</b>	<b>WHAT DOES FIRST COMMERCE BANK DO WITH YOUR PERSONAL INFORMATION</b>
<b>Why?</b>	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.
<b>What?</b>	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 Account balances - Transaction history and Overdraft history - Checking account information and Payment history When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Commerce Bank chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does First Commerce Bank share?</b>	<b>Can you limit this sharing?</b>
<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>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 732-364-0032 or go to <a href="http://www.firstcommercebk.com/contactus.aspx">www.firstcommercebk.com/contactus.aspx</a>	

<b>What we do</b>	
How does First Commerce 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. Employees are educated on the importance of maintaining confidentiality of customer information and employees who violate these principles are subject to disciplinary measures. There are established policies on data security relating to mainframe (database) access and personal computer use. In all forms of access to customer information, whether in person, telephone, ATMs, the Internet, etc., there are strict procedures in place to ensure that a customer's identity is verified prior to providing any information, whether through personal passwords, or other form of identifying information.
How does First Commerce Bank collect my personal information?	We collect your personal information, for example, when you - Open an account or Make deposits or withdrawals from your account - Apply for financing or Pay your bills - Use your credit or debit card 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.
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>First Commerce Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>First Commerce Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>First Commerce Bank doesn't jointly market.</i>