

FACTS

WHAT DOES FLORIDA CITIZENS 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
- ◆ Credit History and Employment Information

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 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 Florida Citizens Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Florida Citizens Bank share?	Can you limit 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	We don't share
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 352-332-4727 or go to www.floridacitizensbank.com or www.fcbweb.com

Who we are

Who is providing this notice?	Florida Citizens Bank
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What we do

How does Florida Citizens 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.
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How does Florida Citizens Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ◆ open an account or apply for a loan ◆ provide account information or provide employment information ◆ provide us with information regarding your income
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ◆ sharing for affiliates' everyday business purposes - information about your credit worthiness ◆ affiliates from using your information to market to you ◆ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Florida Citizens Bank has NO affiliates</i>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ <i>Florida Citizens Bank does NOT share with nonaffiliates so they can market to you.</i>
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Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Florida Citizens Bank does NOT jointly market</i>
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Other important information

- Florida Citizens Bank will tell you at least 60 days in advance and provide you with a written opportunity to "opt out" if we decide to share your personal information under any joint marketing agreements.

- To help protect your personal information at home, be sure to shred sensitive documents, keep anti-virus programs on your computer up-to-date, and always keep your passwords confidential.