Rev. 05/2022

# FACTS

## WHAT DOES FIRST COMMERCIAL BANK, LTD. HOUSTON BRANCH 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 transaction history
- Account transactions 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 Commercial Bank, Ltd. Houston Branch chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does FCB Houston Branch 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 | YES | NO |
| **For joint marketing with other financial companies** | NO | We don't share |
| **For our affiliates' everyday business purposes—** information about your transactions and experiences | YES | NO |
| **For our affiliates' everyday business purposes—** information about your creditworthiness | YES | YES |
| **For our affiliates to market to you** | YES | YES |
| **For nonaffiliates to market to you** | NO | We don't share |

**To limit our sharing**

- Call 713-684-8511 —our menu will prompt you through your choice(s) **or**
- Visit us online: E-mail to us: i927a@firstbank.com.tw

**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 your information as described in this notice.

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

**Questions?**

Call 713-684-8511 or go to E-mail: i927a@firstbank.com.tw

## Who we are

| | |
|---|---|
| **Who is providing this notice?** | First Commercial Bank, Ltd. Houston Branch<br>(FCB Houston Branch) |

## What we do

| | |
|---|---|
| **How does FCB Houston Branch 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 FCB Houston Branch collect my personal information?** | We collect your personal information, for example, when you<br>■ Open an account or give us your contact information<br>■ Make deposit or withdrawals from your account<br>■ Apply for a loan or give us your income infromation<br>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<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |

## Definitions

| | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *Our affiliates include companies with a First Commercial Bank name.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>■ *First Commercial Bank, Ltd. Houston Branch does not share with nonaffiliates for marketing purpose.* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>■ *First Commercial Bank, Ltd. Houston Branch does not jointly market financial products and services.* |

## Other important information

For Texas Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by Texas law, such as to process your transactions or to maintain your account.