

# FACTS

## WHAT DOES FIRST TEXAS 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

- Account balances or transaction history
- Social Security number or overdraft history
- Payment, transaction or loss history

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 First Texas Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Texas 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	No	We don't share
<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	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

### Questions?

Call 512-556-3691 or go to [www.firsttexasbank.bank](http://www.firsttexasbank.bank)

## What we do

<p><b>How does First Texas Bank protect my personal information?</b></p>	<p>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.</p> <p>We have internal policies designed to keep customers' information safe. These include maintaining physical, electronic and procedural safeguards that comply with federal regulations to guard customer information.</p>
<p><b>How does First Texas Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or apply for a loan</li> <li>■ Give us your contact information or make a wire transfer</li> <li>■ Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include:</i> <i>First Texas Bancorp, Inc., First Texas Data, Inc., First Texas Bank-Georgetown, First Texas Bank-Killeen</i></li> </ul>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First Texas Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>First Texas Bank doesn't jointly market.</i></li> </ul>

## Other important information

**For First Texas Bank Customers:** First Texas Bank is chartered, licensed or registered 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 First Texas Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U. S. Mail: 2601 North Lamar Boulevard, Austin, TX 78705; Telephone # 877-276-5554; Fax # 512-475-1313; E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov), Website: [www.dob.texas.gov](http://www.dob.texas.gov)

**Aviso de Queja del Cliente:** El First Texas Bank está constituido bajo las leyes del estado de Texas y según las leyes estatales está sujeto a supervisión legal por parte del Texas Department of Banking. Cualquier cliente que desee presentar una queja contra el First Texas Bank, debe contactar al Texas Department of Banking. Los clientes pueden presentar quejas ante el Texas Department of Banking contactando al departamento a través de los medios que se indican a continuación: Personalmente o por correo de los EE.UU: 2601 North Lamar Boulevard, Austin, Texas 78705; Numero Telefonico: 1-877-276-5554 (Linea Gratuita); Numero de Fax: 1-512-475-1313 Correo Electronico: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov); Sitio Web: [www.dob.texas.gov](http://www.dob.texas.gov)