

FACTS		WHAT DOES FANNIN 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Social Security Number</td> <td style="width: 50%;">Credit History</td> </tr> <tr> <td>Account Balances</td> <td>Checking Account Information</td> </tr> <tr> <td>Payment History</td> <td>Wire Transfer Instructions</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>			Social Security Number	Credit History	Account Balances	Checking Account Information	Payment History	Wire Transfer Instructions
Social Security Number	Credit History								
Account Balances	Checking Account Information								
Payment History	Wire Transfer Instructions								
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 customers' personal information; the reasons Fannin Bank chooses to share; and whether you can limit this sharing.								
Reasons we can share your personal information		Does Fannin Bank 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		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 non-affiliates to market to you		No	We don't share						
Questions?	Call 903-583-5522 or go to www.fanninbank.com								
What We Do									
How does Fannin Bank protect my personal information?	<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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>								
How does Fannin Bank Collect my personal information?	<p>We collect your personal information, for example, when you</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Apply for a Loan</td> <td style="width: 50%;">Make a Wire Transfer</td> </tr> <tr> <td>Provide Employment Information</td> <td>Show your Drivers' License</td> </tr> <tr> <td>Pay us by Check</td> <td></td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>			Apply for a Loan	Make a Wire Transfer	Provide Employment Information	Show your Drivers' License	Pay us by Check	
Apply for a Loan	Make a Wire Transfer								
Provide Employment Information	Show your Drivers' License								
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Why can't I limit all sharing?	<p>Federal law gives the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you 								

	<ul style="list-style-type: none"> • sharing for non-affiliates to market to you <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	
Affiliates	<p>Companies related by common ownership or control. they can be financial and non-Financial companies.</p> <ul style="list-style-type: none"> • <i>Fannin Bank has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be Financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Fannin Bank does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<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"> • <i>Fannin Bank doesn't jointly market.</i>
Other Important Information	
<p>For Texas Customers. The Fannin 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 the Fannin 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, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.</p>	