Rev. November 2009

FACTS	WHAT DOES FIDELITY 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.		
	The types of personal information we collect and share depend on the product or service you have with us. This information can include:		
	<ul> <li>Social Security number and income</li> </ul>		
What?	<ul> <li>Account balances and payment history</li> </ul>		
	<ul> <li>Credit history and credit scores</li> </ul>		
	When you are <i>no longer</i> 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 Fidelity Bank chooses to share; and whether you can limit this sharing.		

Reasons we <i>can</i> share your personal information:		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		No
For our marketing purposes—to offer our products and services to you		No
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes—information about your creditworthiness		No
For our affiliates to market to you		No
For nonaffiliates to market to you		No

Questions?

Call 940-763-2100 or go to www.fidelitybankwf.com

Page 2

Who we are				
Who is providing this notice?	Fidelity Bank			
What we do				
How does Fidelity 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. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.			
	We collect your personal information, for example, when you			
How does Fidelity Bank collect my	<ul> <li>open an account or make deposits or withdrawals from your account</li> </ul>			
personal	<ul><li>pay your bills or apply for a loan</li></ul>			
information?	<ul><li>use your debit card</li></ul>			
	We also collect your personal information from others, such as credit bureaus, consumer reporting agencies, or other companies.			
	Federal law gives you the right to limit only			
Why can't I limit all	<ul> <li>sharing for affiliates' everyday business purposes— information about your creditworthiness</li> </ul>			
sharing?	<ul> <li>affiliates from using your information to market to you</li> </ul>			
	<ul><li>sharing for nonaffiliates to market to you</li></ul>			
	State laws and individual companies may give you additional rights to limit sharing.			
Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Fidelity Bank has no affiliates			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.			
	<ul> <li>Fidelity Bank does not share with non-affiliates so they can market to you</li> </ul>			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Fidelity Bank doesn't jointly market			