

FACTS

WHAT DOES FIRSTBANK & TRUST 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: <ul style="list-style-type: none"> • Social Security number and income • Credit history and account balances • Payment history and credit card or other debt
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 FirstBank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FirstBank & Trust 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	YES	NO
For our affiliates' everyday business purposes — information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	WE DON'T SHARE

To limit our sharing	<ul style="list-style-type: none"> • Call (806)788-0800 • Mail the form below <p>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.</p>
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Questions?	Call (806)788-0800 or go to www.firstbanklubbock.com
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Mail-in Form	
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and service to me.</p>
	Name
	Address
	City, State, Zip
Mail to:	FirstBank & Trust Attn: Bookkeeping 9816 Slide Rd. Lubbock, TX 79424

Who we are

Who is providing this notice?	FirstBank & Trust
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What we do

How does FirstBank & Trust 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 FirstBank & Trust 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 • Make a wire transfer or enter into an investment advisory contract • Give us your contact information <p>We also collect your personal information from other companies.</p>
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 creditworthiness • Affiliates from using your information to market to you • 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>
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	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a corporate identity of FirstBank & Trust our affiliate company PrimeWest Mortgage Corporation.</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>FirstBank & Trust 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>FirstBank & Trust doesn't jointly market.</i>

American Express

FirstBank & Trust engages in the money transmission and/or currency exchange business as an authorized delegate of American Express Travel Related Services Company, Inc. and, or American Express Prepaid Management Corporation (collectively "American Express") under chapter 151 of the Texas Finance Code. If you have complaints regarding an American Express prepaid card, first contact customer service division of American Express at 1-800-221-7282. If you still have an unresolved complaint regarding the company's money transaction or currency exchange activity, please direct your complaints to: Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin TX 78705-4294, 1-877-276-5554 (toll free), www.dob.texas.gov, consumer.complaints@dob.texas.gov.

Other Important Information

FirstBank & Trust is chartered 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 FirstBank & Trust should contact the Texas Department of Banking through one of the means indicated below:

- *In person or U.S. Mail: Texas Department of Banking, 2601 N. Lamar Boulevard, Suite 300, Austin TX, 78705-4294*
- *By telephone: (877)276-5554*
- *By fax: (512)475-1313*
- *By email: consumer.complaints@dob.texas.gov*
- *Through a website: www.dob.texas.gov*