

	William Table	
FACTS	WHAT DOES FIRST BANK & TRUST EAST TEXAS 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 depends on the product or service you have with us. This information can include: • Social Security number • Account balances • Payment history • Overdraft 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 Bank & Trust East Texas chooses to and whether you can limit this sharing.	

Reasons we can share your personal information	Does First Bank & Trust East Texas 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	Yes	No
For joint marketing with other financial companies –	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness –	No	We don't share
For nonaffiliates to market to you –	No	We don't share

Questions?

Call 1-888-608-7787 or go to www.fbtet.com

Who we are	
Who is providing this notice?	First Bank & Trust East Texas
What we do	
How does First Bank & Trust East Texas 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 also limit access to employees with business related needs.
How does First Bank & Trust East Texas collect my personal information?	We collect your personal information, for example, when you:
Why can't I limit all sharing?	 Federal law gives you the right to limit only: Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. • First Bank & Trust does not share with affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. • First Bank & Trust does not share with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • First Bank & Trust does not do joint marketing

Other important information

Any consumer wishing to file a complaint against First Bank & Trust East Texas should contact the Texas Department of Banking by calling (877) 276-5554; faxing to: (512) 475-1313, emailing: consumer.complaints@banking.state.tx.us; mailing to: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294 or visiting www.banking.state.tx.us