



First National Bank

a tradition of value since 1920...

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Consumer Privacy Notice

revised January 1, 2012

FACTS	WHAT DOES FIRST NATIONAL 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 services you have with us. This information can include: <ul style="list-style-type: none"> Social Security, income and employment information Account balances and transaction history Credit history
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 National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First National Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureau	YES	NO
For our marketing purposes - To offer our products and services to you	YES	NO
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	NO	We don't share
For our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	NO	We don't share

Questions? Call (915) 779-7100 or go to www.fnbelpaso.com

Who we are

Who is providing this notice? First National Bank

What we do

How does First National 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.

How does First National Bank collect my personal information? We collect your personal information, for example, when you:

- open an account or make deposits or withdrawals from your accounts
- apply for a loan
- give us your income information
- give us your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

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 non-affiliates to market to you

• Sharing for nonaffiliates to market to you

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.

- Our affiliates include First Fabens BanCorporation, Inc. (Holding Company) and Rio Bravo Title LLC, a nonfinancial company providing loan title services.

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- First National Bank does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- First National Bank does not jointly market.

Other Important Information

Important Notice about Credit Reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

To report a lost or stolen ATM/Debit card call:

1-800-500-1044

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