

FACTS	WHAT DOES FIRST TEXAS BANK - KILLEEN 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> <ul style="list-style-type: none">• Social Security number• Payment history• Transaction history• Overdraft history• Checking account information• Wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
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 Texas Bank - Killeen chooses to share; and whether you can limit this sharing.	
REASONS WE CAN SHARE YOUR PERSONAL INFO	DO WE SHARE?	CAN YOU LIMIT?
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	No	We Don't Share
For nonaffiliates to market to you:	No	We Don't Share
QUESTIONS?	CALL 254-634-2132 OR GO TO WWW.FIRSTTEXASBANK.COM	
WHAT WE DO		
How does First Texas Bank - Killeen 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 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.	
How does First Texas Bank - Killeen collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">• Open an account• Apply for a loan• Make deposits or withdrawals from your account• Make a wire transfer• Give us your contact information We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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
- 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 and non financial companies.

- Companies with a First Texas Bank name

Non Affiliates

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

- First Texas Bank - Killeen does not share with non Affiliates so they can market to you.

Joint Marketing

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

- First Texas Bank - Killeen does not jointly market.

OTHER IMPORTANT INFORMATION

For Texas Customers

The First Texas Bank - Killeen 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 First Texas Bank should contact the Texas Department of Banking through one of the following means indicated below:

Texas Department of Banking

2601 North Lamar Boulevard
Suite 300
Austin, Texas 78705-4294
Toll Free: (877) 276-5554
Fax: (512) 475-1313
consumer.complaints@dob.texas.gov
www.dob.texas.gov

The First Texas Bank also engages in the business of money transmissions as an agent for companies licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking.

If you have any complaints regarding the company's money transmission activities, you should first contact:

Western Union Financial Services, Inc.

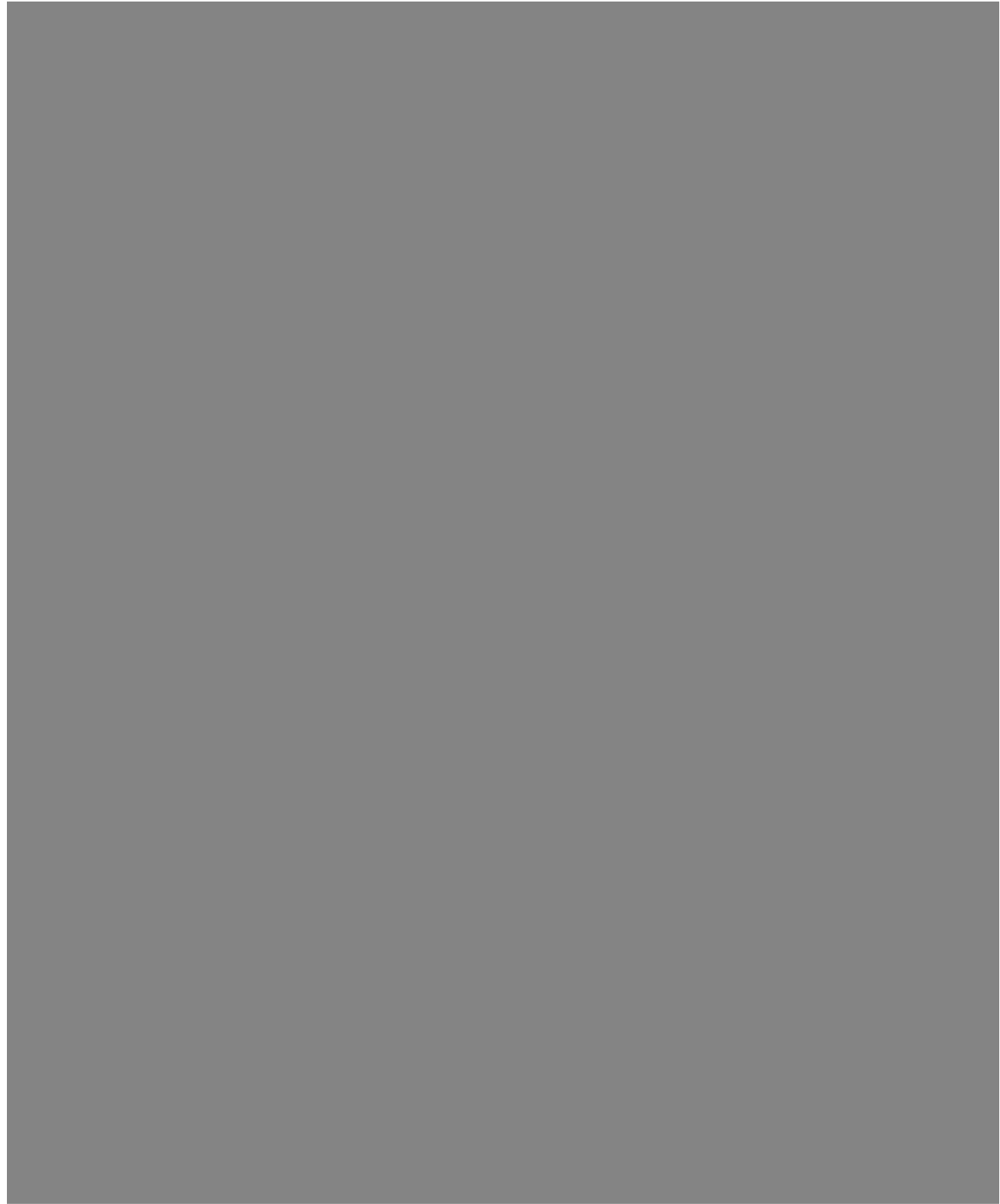
P.O. Box 4430
Bridgeton, Missouri 63044
Toll Free: 1-800-325-6000

If you still have an unresolved complaint after contacting Western Union then you should contact the Texas Department of Banking.





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