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WHAT DOES FIRST TEXAS BANK DO WITH YOUR PERSONAL INFORMATION?
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: Social Security number Account balances Payment History Transaction or loss history Checking account information Wire transfer instructions When you are no longer our customer, we continue to share your information as described in this notice.
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 chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFO	DOES FIRST TEXAS BANK 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	No	We Don't Share
For non-affiliates to market to you:	No	We Don't Share

JESTIONS?	CALL 512-556-3691 OR GO TO WWW.FIRSTTEXBANK.COM

WHAT WE DO

measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does First Texas Bank protect my personal information?

We have internal policies designed to keep customers' information safe. These include maintaining physical, electronic and procedural safeguards that comply with federal regulations to guard customer information.

To protect your personal information from unauthorized access and use, we use security

We collect your personal information, for example, when you:

How does First Texas Bank collect my personal information?

Why can't I limit all sharing?

- Open an account or apply for a loan
- Give us your contact information or make a wire transfer
- Make deposits or withdrawals from your account

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

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

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

DEFINITIONS

 $Companies\ related\ by\ common\ ownership\ or\ control.\ They\ can\ be\ financial\ and\ non\ financial$ companies

Affiliates

· Our affiliates include:

First Texas Bancorp, Inc., First Texas Data, Inc., First Texas Bank-Georgetown, First Texas Bank-Killeen

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

Non Affiliates

companies.

• First Texas Bank 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 does not jointly market.

OTHER IMPORTANT INFORMATION

For First Texas Bank Customers

First Texas Bank 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 First Texas Bank should contact the Texas Department of Banking through one of the means indicated below:

Aviso de Queja del Cliente: El First Texas Bank está constutuido bajo las leyes del estado de Texas y segun las leyes estatales está sujeto a supervision legal por parte del Texas Department of Banking. Cualquier cliente que desee presentar una queja contra el First Texas Bank, debe contactar al Texas Department of Banking. Los clientes pueden presentar quejas ante el Texas Department of Banking contactando al departamento a traves de los medios que se Numero Telefonico: 1-877-276-5554 (Linea Gratuita); Numero de Fax: 1-512-475-1313. Correo Electronico: consumer.complaints@dob.texas.gov; Sitio Web:

www.dob.texas.gov

Texas Department of Banking

2601 North Lamar Boulevard

Suite 300

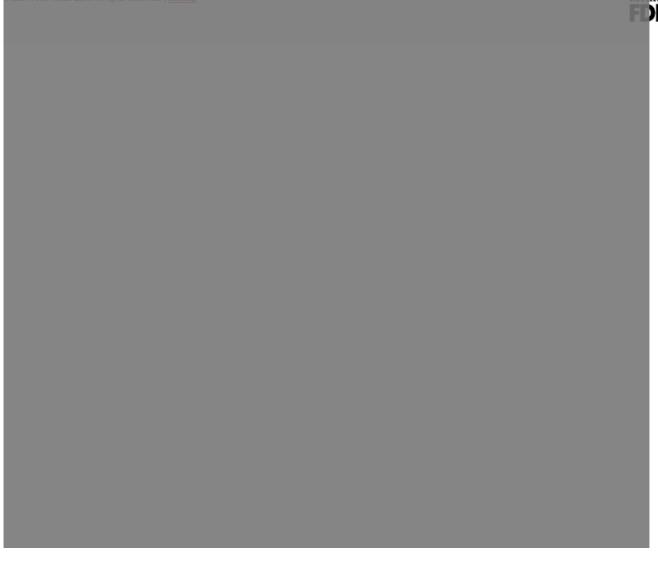
Austin, Texas 78705-4294 **Toll Free:** (877) 267-5554 **Fax:** (512) 475-1313

consumer.complaints@dob.texas.gov

www.dob.texas.gov









To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.







