



Rev [Aug. 2012]

FACTS

WHAT DOES FIRST UNITED 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 service you have with us. This information can include:

- Social Security number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

When you close your account, we continue to share information about you according to our policy.

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 United Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First United 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	YES	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	NO
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	NO	We do not share

Questions?

Call 806-797-6500 or your local branch office.
Or go to our website at www.firstunited.net

What we do

<p>How does FIRST UNITED BANK protect my personal information?</p>	<p>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.</p>
<p>How does FIRST UNITED BANK collect my personal information?</p>	<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 Pay your bills or deposit money Use your debit card <p>We also collect your personal information from others, such as credit bureau's or other companies.</p> <p>We do not disclose any non-public personal information about you to any other third parties, except as permitted by law.</p>
<p>Why can't I limit all sharing?</p>	<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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First United Bank has no affiliates</i>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First United Bank does not share with non-affiliates. Therefore, they can't market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>First United Bank's joint marketing partners - Elan Financial Services(Third Party Issuer of Credit Cards)</i>

Consumer Complaint Notice

First United 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 United Bank should contact the Texas Department of Banking. First United Bank also engages in the business of selling travelers checks as an agent for Visa and American Express, which companies are licensed under the laws of the State of Texas and are subject to regulatory oversight by the Texas Department of Banking. After first contacting American Express or Visa, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking. Consumer may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail:
Texas Department of Banking
2601 North Lamar Boulevard, Suite 300
Austin TX 78705-4294

Telephone 1-877-276-5554 (toll free)
Fax Number 512-475-1313
Email Address consumer.complaints@dob.texas.gov
Website Address www.dob.texas.gov