



National Bank & Trust

A Texas Tradition Since 1881

HOME

PERSONAL

BUSINESS

SERVICES

ABOUT US

ONLINE BANKING LOGIN

Access

Passcode

Go

Enroll

Business Enroll

View Demo

Forgot passcode?

# Privacy Statement

## FACTS

### WHAT DOES NATIONAL BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal laws 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 of service you have with us. This information can include:

- Social Security number
- Income
- Payment history
- Transaction history
- Credit 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 National Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does National Bank & Trust share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates' to market to you</b>	No	We don't share
<b>Questions?</b>	Call 979-968-3136	

### What We do

<b>How does National Bank &amp; Trust protect my personal information?</b>	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.
<b>How does National Bank &amp; Trust collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Apply for a loan</li> <li>■ use your credit or debit card</li> <li>■ Show your government-issued ID</li> <li>■ Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul>

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

#### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>■ National Bank &amp; Trust has no affiliates.</li></ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>■ National Bank &amp; Trust does not share with nonaffiliates so they can market to you.</li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>■ Our joint marketing partners include Cetera Investment Services, LLC and Affinion Benefits Group, LLC..</li></ul>

### Other Important Information

National Bank & Trust does not use "cookies" to collect and track information about you online. Our website is not directed at children, and we do not knowingly collect or maintain personal information from children.

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