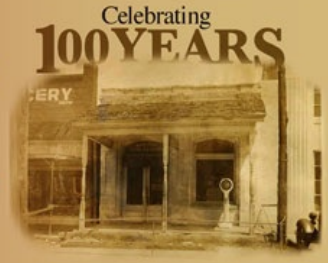




# First Liberty National Bank



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## Privacy Notice

First Liberty National Bank has adopted the following Privacy Principles:

### Special Information Applicable to Electronic (Internet) Banking

First Liberty National Bank's "Privacy Principles" will apply to customers' confidential and private information with regard to both traditional and non-traditional (i.e. Internet) banking activities. However, due to the unique nature of the Internet and the ease with which information can be exchanged, First Liberty National Bank feels it is important for customers to be aware of the unique issues surrounding Internet Banking

### To better serve legitimate Internet Banking customers:

First Liberty National Bank collects generic information about visitors to our website. This information includes the date and time of access, the Internet service provider's address, the web browser used, and the visitor's physical location.

First Liberty National Bank requires customers to utilize specific passwords for access to confidential and private information. First Liberty National Bank reminds customers of their responsibility to safeguard login IDs and passwords. In addition, commercial customers should carefully screen those employees to whom user IDs and passwords are granted.

First Liberty National Bank utilizes encryption, firewall, router, third party verification procedures and other security software and hardware to help prevent unauthorized eavesdropping of and access to customers' confidential and private information.

First Liberty National Bank utilizes virus protection software to help prevent the spread of computer viruses.

First Liberty National Bank utilizes "cookies" to help authenticate our customers' identities and to help facilitate the exchange of information between First Liberty National Bank systems and our customers' systems.

First Liberty National Bank reminds all of our customers that links in the institution's websites can be to websites not under our control. These websites will not necessarily comply with First Liberty National Bank's "Privacy Principles" and security standards.

First Liberty National Bank reminds all of our customers that confidential and private information may be compromised in both traditional and non-traditional banking activities. First Liberty National Bank can only establish policies and procedures to help restrict use of and access to confidential and private information. If any First Liberty National Bank customers believe that confidential and private information has been compromised, please contact First Liberty National Bank immediately so that the potential breach can be investigated.

**Protecting Children's Privacy Online**

We do not knowingly collect or use personal information from children under 13 without obtaining verifiable consent from their parents. If you are under 13, please do not enter your personal information. We are not responsible for the data collection and use practices of nonaffiliated third parties to which our websites may link. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website: [www.ftc.gov](http://www.ftc.gov)

rev. 01/11

FACTS	WHAT DOES FIRST LIBERTY 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 service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• credit history and credit scores</li> </ul> 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 First Liberty National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Liberty National Bank 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	Yes	No
<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	No
<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>For non-affiliates to market to you</b>	No	No

What We Do		
How does First Liberty 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.  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 to their job duties.
How does First Liberty National Bank collect my personal information?		We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> 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 <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>First Liberty National Bank does not share with our affiliates.</i></li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• <i>First Liberty National Bank does not share with non-affiliates so they can market to you.</i></li></ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include investment companies.</i></li></ul>

## Comments or Complaints by Customers

Any comments or complaints about this policy or any privacy-related issue or any inaccuracy in customer data can be made by contacting:

[Lisa Hart](#), Compliance Officer  
First Liberty National Bank  
P.O. Box 10109  
Liberty, Texas 77575  
1-936-336-6471

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