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## Privacy Policies

### Help Us Prevent Identity Fraud ...

According to the Federal Trade Commission, identity theft is the fastest-growing crime in the country. Our ability to feel safe is becoming more difficult with terrorism and crime on a steady increase.

[The USA PATRIOT Act](#) has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more forms of identification.

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## FACTS

### WHAT DOES THE FIRST NATIONAL BANK OF HEBBRONVILLE 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 overdraft history and credit scores

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 The First National Bank of Hebronville chooses to share; and whether you can limit this sharing.

## Reasons we can share your personal information

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

## We DO NOT share your personal information

- - For our marketing purposes - to offer our products and services to you
  - For joint marketing with other financial companies
  - For our affiliates' everyday business purposes - information about your transactions and experiences
  - For our affiliates' everyday business purposes - information about your creditworthiness
  - For non-affiliates to market to you



### To limit our sharing

Call 361-527-3221 or toll-free 1800-268-1312 -our menu will prompt you through your choice(s) or Visit us online: [www.fnbhebb.com](http://www.fnbhebb.com)

#### Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

## Questions?

Call 361-527-3221 or go to [www.fnbhebb.com](http://www.fnbhebb.com)

## Who we are

### Who is providing this notice?

The First National Bank of Hebronville

## What we do?

### How does The First National Bank of Hebronville 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. Electronic, physical and procedural

### How does The First National Bank of Hebronville collect my personal information?

We collect your personal information, for example, when you

- - Open an account or deposit money

- Pay your bills or apply for a loan
- Use your credit or debit card

## Why can't I limit all sharing?

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

## What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ◦ The First National Bank of Hebronville has no affiliates.

### Nonaffiliates

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

- ◦ The First National Bank of Hebronville does not share with nonaffiliates so they can market to you.

### Joint marketing

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

- ◦ The First National Bank of Hebronville doesn't jointly market.



