

Facts	WHAT DOES FIRST NATIONAL BANK TEXAS/FIRST CONVENIENCE 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"> • Social Security number and income • Account balances and payment history • Credit history and employment information
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons First National Bank Texas (FNBT)/First Convenience Bank (FCB) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FNBT/FCB 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call Customer Support at 254-554-6699 or 800-677-9801 for First National Bank Texas or 800-903-7490 for First Convenience Bank. ■ Mail in the form on page 2. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> 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.</p>
-----------------------------	--

Questions?	Call Customer Support at the numbers listed above.
-------------------	--

Who we are

Who is providing this notice?

First National Bank Texas/First Convenience Bank

What we do

How does First National Bank Texas/First Convenience 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 authorize our employees to get your information only when they need it to do their work and we require companies that work for us to protect your information.

How does First National Bank Texas/First Convenience Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- deposit money or make a wire transfer
- show your government-issued ID

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

- sharing for affiliates' everyday business—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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 non financial companies.

- *First National Bank Texas/First Convenience Bank does not share with our affiliates*

Nonaffiliates

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

- *Nonaffiliates we share with can include insurance companies and direct marketing companies*

Joint Marketing

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

- *Our joint marketing partners include insurance companies and a financial institution with whom we have a joint marketing agreement to offer credit cards.*



Mail-in-Form

Mark if you want to limit:

- Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name:

Address:

City, State, Zip

Mail to:

STUDENT LENDING
 First National Bank Texas
 P.O. Box 937
 Killeen, TX 76540