

## FACTS

### WHAT DOES FIRST TEXAS 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 transaction history
- account balances and overdraft history
- payment history and account transactions

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

Reasons we can share your personal information	Does First Texas 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Questions?

Call (512) 863-2567 or go to [www.firsttexas-gtwn.com](http://www.firsttexas-gtwn.com)

**What we do**

<b>How does First Texas Bank 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. We maintain physical, electronic procedural safeguards to protect this information and we limit access of your information to those employees for whom access is appropriate.
<b>How does First Texas Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or give us your contact information</li> <li>■ apply for a loan or make a wire transfer</li> <li>■ make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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 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 state law.

**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>■ Our affiliates include: <ul style="list-style-type: none"> <li>■ First Texas Bank-Killeen; First Texas Bank-Round Rock; First Texas Bank-Lampasas; First Texas Bancorp, Inc; and First Texas Data, Inc.</li> </ul> </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>■ First Texas Bank 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>■ First Texas Bank does not jointly market.</li> </ul>

**Other important information**

**CONSUMER COMPLAINT NOTICE** - The First Texas 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 Texas Bank should contact the Texas Department of Banking.

The First Texas Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of American Express Company under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of **American Express Company** at **1-800-221-7282**, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

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

By Telephone Number: 1-877-276-5554 (toll free)

Fax Number: 512-475-1313

E-mail Address: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website Address: [www.dob.texas.gov](http://www.dob.texas.gov)