

**FACTS****WHAT DOES FIRST BANK & TRUST EAST TEXAS  
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
- Account balances
- 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 customer's person 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 Bank & Trust East Texas chooses to share; and whether you can limit this sharing.

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

**Questions?**

Call 1-888-608-7787 or go to [www.fbtet.com](http://www.fbtet.com)

## Who we are

Who is providing this notice?

**First Bank & Trust East Texas**

## What we do

**How does First Bank & Trust East Texas 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 limit access to employees with business related needs.

**How does First Bank & Trust East Texas collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Deposit money
- Cash a check

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 purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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

## Definitions

**Affiliates**

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

- First Bank & Trust East Texas does not share with affiliates.

**Nonaffiliates**

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

- First Bank & Trust East Texas does not share with nonaffiliates.

**Joint marketing**

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

- Our joint marketing partners include financial companies.

## Other important information

Any consumer wishing to file a complaint against First Bank & Trust East Texas should contact the Texas Department Of Banking by calling (877) 276-5554; faxing to (512) 475-1313. E-mailing [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov), Mailing to 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294 or visiting [www.dob.texas.gov](http://www.dob.texas.gov).