

FACTS**WHAT DOES FIRST BANK 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 and income
- Credit history and payment history
- Account balances 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 First Bank Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Bank Texas 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	No
For joint marketing with other financial companies	No	We don't share
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 817-598-4900 or go to www.go2fbt.com

Who we are	
Who is providing this notice?	First National Bank and Trust Company of Weatherford, dba First Bank Texas
What we do	
How does First Bank Texas protect my personal information?	<p>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.</p> <p>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.</p>
How does First Bank Texas collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or make deposits or withdrawals from your account ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Members of First Baird Bancshares Holding Company
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>First Bank Texas does not share with non-affiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>First Bank Texas doesn't jointly market</i>
Other important information	
<p>For Texas Customers. First National Bank and Trust Company of Weatherford, dba First Bank Texas is chartered, licensed or registered under the Office of the Comptroller of the Currency and is subject to regulatory oversight by the Office of the Comptroller of the Currency. Any consumer wishing to file a complaint against First National Bank Baird dba First Bank Texas should contact the OCC, Office of the Comptroller of the Currency Customer Assistance Group (CAG) through one of the means indicated: In person or U.S. mail 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050; Telephone No. 1-800-613-9743 (toll free); Fax No. 1-713-336-4301; visit website www.occ.gov.</p>	