

**FACTS****WHAT DOES THE FIRST NATIONAL BANK OF TAHOKA 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 depends on the product or service you have with us. This information can include:

- Social Security Number and income
- Account Balances
- Payment History
- Credit History
- Transaction or Loss 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 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 reason The First National Bank of Tahoka chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The First National Bank of Tahoka 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 do not share
<b>For joint marketing with other financial companies</b>	No	We do not share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

**Questions?**

Call (806) 561-4511 or go to [www.fnbtahoka.com](http://www.fnbtahoka.com)

<b>Who we are</b>	
<b>Who is providing this notice?</b>	The First National Bank of Tahoka, PO Box 1030, Tahoka, TX 79373
<b>What we do</b>	
<b>How does The First National Bank of Tahoka 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.
<b>How does The First National Bank of Tahoka collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan or pay your bills</li> <li>• Make a wire transfer</li> <li>• Make deposits or withdrawals from your account</li> <li>• Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• The First National Bank of Tahoka has no affiliates</li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• The First National Bank of Tahoka does not share with non-affiliates</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• The First National Bank of Tahoka does not jointly market</li> </ul>