

FACTS	WHAT DOES FIRST LIBERTY 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 credit scores
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 Liberty Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Liberty Bank 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	Yes	No
For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes —information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call (936) 336-6471 — our menu will prompt you through your choice(s) or • Visit us online: www.flb.bank; or <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 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 (936) 336-6471 or go to www.flb.bank

Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choices only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<p>Mail to: First Liberty Bank P.O. Box 10109, Liberty, TX 77575</p>

Who we are

Who is providing this notice?	First Liberty Bank
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What we do

<p>How does First Liberty Bank protect my personal information?</p>	<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 of information to employees for whom access is appropriate to their job duties.</p>
<p>How does First Liberty Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ [open an account] or [deposit money] ▪ [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>
<p>Why can't I limit all sharing?</p>	<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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account - unless you tell us otherwise.</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"> ▪ Our affiliates include: <ul style="list-style-type: none"> ▪ Financial Companies such as FLNB Insurance Agency
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ First Liberty Bank does not share with non-affiliates so they can market to you
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"> ▪ Our joint marketing partners include: <ul style="list-style-type: none"> ▪ TIB, The Independent Bankers Bank, a credit card company ▪ Ameriprise Financial Services, LLC, a provider of non-deposit investment products

Other important information
<p>First Liberty Bank is chartered, licensed or registered under the laws of State of Texas and by state law is subject to regulatory oversight by Texas Department of Banking. Any consumer wishing to file a complaint against First Liberty Bank should contact the Texas Department of Banking through one of the following means: In person or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; or Email: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.</p>