

FACTS

WHAT DOES TEXAS FIRST 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 account balances
- Transaction history and transaction or loss history
- Credit history and checking account information

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

Reasons we can share your personal information	Does Texas First 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	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 nonaffiliates to market to you	No	We don't share

Questions? Call (409)948-1993 or go to www.texasfirst.bank



Who we are

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

How does Texas First Bank 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.
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How does Texas First Bank 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 deposit money - apply for a loan or give us your contact information - show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Texas First Bank does not share with our affiliates.</i>
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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>Texas First Bank does not share with nonaffiliates so they can market to you.</i>
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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>Texas First Bank doesn't jointly market.</i>
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Other important information

Special Notice For Texas Residents

HOW TO FILE A COMPLAINT. We are chartered/licensed/registered under the laws of the state of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail:	Texas Department of Banking Consumer Assistance Activities 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705-4294	Telephone No.: (877) 276-5554 Fax: (512) 475-1313 Email: consumer.complaints@dob.texas.gov Website: http://www.dob.texas.gov
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Texas First Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of **MoneyGram Payment Systems, Inc. (1-800-MONEYGRAM)** under Chapter 151 of the Texas finance Code. After first contacting **MoneyGram Payment Systems, Inc. (1-800-MONEYGRAM)**, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the 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:

Texas Department of Banking
Consumer Assistance Activities
2601 N. Lamar Boulevard
Austin, Texas 78705-4294
Toll free Telephone: **(877) 276-5554**
Fax: (512) 475-1313
E-mail should you have a complaint: **consumer.complaints@dob.texas.gov**
Website: www.dob.texas.gov
Please do not send any confidential information via email.

TEXAS FIRST BANK está autorizado bajo las leyes del estado de Texas y, según dichas leyes, está sujeto a la regulación del Departamento de Banca de Texas (Texas Department of Banking). Cualquier persona que desee levantar una queja contra TEXAS FIRST BANK deberá comunicarse con el Departamento de Banca de Texas.

TEXAS FIRST BANK también participa en el negocio de transmisión de dinero y/o cambio de divisas como delegado autorizado de **MoneyGram Payment Systems, Inc. (1-800-MONEYGRAM)** de acuerdo con el artículo 151 del Código Financiero de Texas (Texas Finance Code). Después de comunicarse inicialmente con **MoneyGram Payment Systems, Inc. (1-800-MONEYGRAM)**, el cliente que siga teniendo una queja no resuelta respecto a las actividades de transmisión de dinero o cambio de divisas de la compañía deberá dirigir la misma al Departamento de Banca de Texas.

Los clientes o consumidores podrán levantar sus quejas en el Departamento de Banca de Texas comunicándose con este en una de las siguientes formas mencionadas a continuación:

Texas Department of Banking
Consumer Assistance Activities
2601 N. Lamar Boulevard
Austin, Texas 78705-4294
Toll free Teléfono: **(877) 276-5554**
Facsímil: (512) 475-1313
E-mail si usted tiene una queja: **consumer.complaints@dob.texas.gov**
Website: www.dob.texas.gov