

**FACTS****WHAT DO FIRST NATIONAL BANK OF BALLINGER (FNBB) AND BANK OF SAN ANGELO (BOSA) DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>● Social Security number</li> <li>● Account balances</li> <li>● Payment history</li> <li>● Overdraft history</li> <li>● Account transactions</li> <li>● Checking account information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	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 FNBB and BOSA choose to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Do FNBB and BOSA share?</b>
	<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
	<b>For our marketing purposes -</b> to offer our products and services to you	No
	<b>For joint marketing with other financial companies</b>	No
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No
	<b>For nonaffiliates to market to you</b>	No
<b>Can you limit this sharing?</b>		No
<b>Can you limit this sharing?</b>		We don't share
<b>Can you limit this sharing?</b>		We don't share
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<b>Can you limit this sharing?</b>		We don't share
<b>Can you limit this sharing?</b>		We don't share
<b>Questions?</b>	Call (325) 365-2525 and (325) 947-8400 or go to <a href="http://www.fnballinger.com">www.fnballinger.com</a> and <a href="http://www.bankofsanangelo.com">www.bankofsanangelo.com</a>	

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	FNBB and BOSA mean The First National Bank of Ballinger and Bank of San Angelo, a branch of The First National Bank of Ballinger.
<b>What We Do</b>	
<b>How does FNBB and BOSA 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. 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.
<b>How does FNBB and BOSA collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Deposit money</li> <li>● Apply for a loan</li> <li>● Give us your contact information</li> <li>● Show your driver's license</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>FNBB and BOSA do not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>● <i>FNBB and BOSA do not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>FNBB and BOSA do not jointly market.</i></li> </ul>