

Disclosures

Please find important information regarding your privacy and regulatory information below.

Website Terms of Use

THESE TERMS GOVERN THE USE OF THIS WEBSITE. PLEASE READ THEM CAREFULLY BEFORE ACCESSING THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS DO NOT ACCESS THE WEBSITE. BY ACCESSING THE WEBSITE OR ANY OF ITS PAGES YOU AGREE TO BE BOUND BY THESE TERMS OF USE.

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This agreement may be changed from time to time by posting the new Terms of Use on the website. All users agree to be subject to this agreement as it changes from time to time.

This agreement and the use of this website are governed by the laws of the State of Texas.

Privacy

First Liberty National Bank is committed to providing you with banking products and services to meet your needs. We are equally committed to protecting the privacy of our customers' financial records consistent with state and federal laws. You can feel confident knowing that your financial privacy is a priority. The purpose of our privacy notice is to explain how we collect, use and safeguard your personal financial information. If you have any questions after reading these policies, please contact us.

Website Privacy Policy

Consumer Privacy Statement

First Liberty National Bank is committed to protecting the privacy of our online customers and visitors.

We protect your information online with the same care we utilize for all First Liberty National Bank transactions. This website privacy policy explains what information we

collect, and how we use and protect it in mobile and internet applications. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all First Liberty National Bank employees for collection, use, retention, and security of nonpublic personal information. Our online and mobile privacy practices strictly abide by the terms of our privacy policy.

What Information We Collect

We may collect "nonpublic personal information" about you from the following sources:

- Information we receive from you on applications or other loan and account forms,
- Information about your transactions with us or others, and
- Information we receive from third parties, such as credit bureaus.
- "Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history and overdraft history.

What Information We Disclose

We are permitted by law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus. We may disclose nonpublic personal information about you to reputable financial services companies we partner with in order to offer you certain financial services, such as investments or insurance. We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that

information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Internet Privacy Statement

Your privacy on the Internet is very important to First Liberty National Bank. Because we gather certain types of information about the visitors to our website, we feel you should fully understand the terms and conditions surrounding the capture and use of that information. This privacy statement discloses what information we gather, how we use it, and who has access to it.

Cookies

A cookie is a small data file that certain websites write to your hard drive when you visit them. A cookie file can contain non-personal information such as a user ID that the site uses to track the pages you've visited. Cookies can't read data off your hard disk or read cookie files created by other sites. Cookies usually expire when a user turns off the browser, when the web server has determined that the transaction is complete, or at a specified date. If you've set your browser to warn you before accepting cookies, you will receive the warning message with each cookie. You can refuse cookies by turning them off in your browser, and you do not need to have cookies turned on to use our website. First Liberty National Bank uses cookies to track user movement through our site, remember repeat visitors, and optimize navigation. For certain applications, such as Online Banking, cookies are a requirement because they help protect the privacy of a customer's transactions.

What Other Information Is Collected?

At our website, we also request personal information such as name, postal address, email address, telephone and fax numbers, domain names and IP addresses. This information is provided to us strictly on a voluntary basis, such as when a user contacts us for information or wishes to open an account online.

How Is the Information Used?

The information we collect is used to enhance the user's web experience at our site, for internal tracking purposes, and to enable us to contact users who wish to open an account or request more information.

With Whom Is the Information Shared?

We will not disclose, display or make available to third parties any personal information we capture from our website, except as allowable by law. We will not sell your information to third parties. Please refer to our Privacy Notice for more detailed information on our sharing practices.

Protecting Children's Privacy Online

The Children's Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. First Liberty National Bank's website and online services are not directed to children under the age of 13, nor is information knowingly collected from them. We are not responsible for data collection and use practices of nonaffiliated third parties to which our websites may link. For additional information on COPPA protections, link to the Federal Trade Commission's website at <http://www.ftc.gov/>. For further information, the Federal Government has created a website, OnGuardOnline.gov, aimed at educating both parents and children about the dangers of the Internet and how to browse safely.

Your Understanding and Cooperation Are Needed

When you open or make a change to your account at First Liberty National Bank, you will be asked for your name, address, date of birth, and other identification information. You may also be asked for your driver's license or other identifying government issued documents. The required verification may be inconvenient, but it is a strong deterrent to

terrorists and other criminals. Your privacy is a top concern, and we, as your bank, will respect and protect it always, consistent with the law's requirements.

Social Media

First Liberty National Bank maintains information on social media sites like Facebook, Twitter and LinkedIn. When you post information on First Liberty National Bank social media pages, it will be subject to the privacy and security conditions of the social media site. When you visit First Liberty National Bank managed social media pages, we may collect information about your activities on those pages. The information we review includes whether you visited or commented on a blog or provided a rating.

Advertising and Tracking

Tracking and Online Advertising: We use third party advertising and media companies to serve ads across the internet and to help manage and optimize our Internet business and communications. Through the use of cookies and action tags (web beacons or GIF tags), inserted in various places within our website, such third-party companies may collect anonymous information about your visits to the First Liberty National Bank site and your interaction with our ads and content. For example, they may keep track of how many of our ads you have seen on other websites before visiting our website. This information is used to understand your browsing behavior and interests so that we can identify your financial needs and provide service and advertising that is tailored to you.

Behavioral Targeting: The third party companies that we use for online tracking have a network of advertising companies and may share anonymous information about your visits to other websites with us, and may use it in order to provide ads about goods and services of interest to you and which would be relevant to you based on your browsing. From time to time, we may share anonymous information with third party companies in an aggregate form, for purposes of analysis and improvement of our website.

Policy Changes

Any updates or changes to the policy will be posted on this website with the new revision date which is the effective date of changes. Your continued use of this website constitutes your acceptance of any changes to this policy.

USA Patriot Act

Important information about procedures for opening or changing an account with First Liberty National Bank

Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities.

What this means to you: when you open an account or change an existing account, we will ask each person for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person's driver's license and other identifying documents and copy or record information from each of them.

Beneficial Owner Certification

Important information regarding opening a legal entity account

Effective May 11, 2018, all banks are subject to a rule under the Bank Secrecy Act intended to assist the government and law enforcement in the ongoing fight against money laundering and the financing of terrorism. Each time an account is opened on behalf of a business, or covered "legal entity," we are required to ask you for certain identifying information (name, address, date of birth, and social security number) of the "beneficial owners" of the business. The rule defines a beneficial owner as:

- Each individual who has 25 percent or more of the equity interest in the business; and
- One individual who has the authority to exercise control of the legal entity (such as a CEO, executive officer or treasurer).

If you are opening an account on behalf of a covered legal entity, you will be required to complete a Beneficial Owner Certification Form.

For additional information regarding this requirement, please contact your local branch or visit <https://www.gpo.gov>.

We're Here to Help

Our passionate, professional, and friendly staff is available to aid you in your decision-making and provide the highest level of personalized customer service.

