

FACTS**WHAT DOES FIRST LOCKHART NATIONAL 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
- Payment 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 First Lockhart National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Lockhart National 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	No	We don't share
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 (512)398-3416 or go to www.firstlockhart.com

What we do

<p>How does First Lockhart National 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 to information to those employees for whom access is appropriate.</p>
<p>How does First Lockhart National 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 - Make deposits or withdrawals from your account or apply for financing - Give us your contact information <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.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>First Lockhart National Bank does not share with our affiliates.</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>First Lockhart National Bank does not share with nonaffiliates so they can market to you.</i></p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>First Lockhart National Bank doesn't jointly market.</i></p>

MOBILE PRIVACY DISCLOSURE

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FACTS	WHAT DOES FIRST LOCKHART NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION FROM THE MOBILE APPLICATION
Why?	<p>The mobile application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.</p> <p>It is important for you to understand that:</p> <ul style="list-style-type: none">• Before granting access to this information, you will be prompted to give the application that permission.• If you do not wish to grant that permission, you may decline.• If you later change your mind, those permissions can be updated in your device's settings.
What?	<p>Some examples of information your app will request access to are:</p> <ul style="list-style-type: none">• Location• Contacts• Camera
How?	<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>The application information is retained in accordance with state and federal record retention laws. Please contact us to determine specific timeframes for your personal stored information and if that information may be deleted.</p>
Questions?	<p>Please contact FIRST LOCKHART NATIONAL BANK at 877-398-3416 regarding questions about the information included in this Mobile Privacy Disclosure or questions about this application.</p> <p>You can also access the Bank's full Privacy Policy at privacy-policy.pdf (firstlockhart.com).</p>