

FACTS								
WHAT DOES FIRST 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: <table border="0" style="width: 100%;"> <tr> <td>◆ Social Security number</td> <td>◆ Payment history</td> </tr> <tr> <td>◆ Income</td> <td>◆ Credit history</td> </tr> <tr> <td>◆ Account balances</td> <td>◆ Credit scores</td> </tr> </table>		◆ Social Security number	◆ Payment history	◆ Income	◆ Credit history	◆ Account balances	◆ Credit scores
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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 National Bank chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information	Does First 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	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	◆ Call Toll-free 1-877-380-8573 - and a bank representative will guide you through your choices ◆ Mail the form below 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.							
Questions?	Call toll-free 1-877-380-8573 and a bank representative will guide you through your choices							

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Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my transactions and experiences and my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
Name		Mail to: First National Bank- Customer Service P.O. Box 810 Edinburg, TX 78540
Address		
City, State, ZIP		
Account #		

Who We Are

Who is providing this notice?	First National Bank means the following institutions: Camino Real Banks, First National Bank Edinburg, Texas and The National Bank of El Paso
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What We Do

How does First National 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. 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.
How does First National Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ◆ Open an account ◆ Pay your bills ◆ Apply for a loan ◆ Use your credit or debit card ◆ Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ◆ <i>Our affiliates include:</i> ◆ <i>Financial companies such as: FNB Wealth Management and FNB Insurance Agency</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ◆ <i>First National Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ◆ <i>Our joint marketing partners include Insurance Companies and Investment Companies</i>