

Privacy Policy

First National Bank of Kemp recognizes and respects our customers' expectation of privacy and security for information entrusted to us. We understand our responsibility to protect our customers from unauthorized use of private information. This Privacy Policy is intended to set forth the restrictions which we will follow in sharing personally identifiable, non-public information collected on our customers during normal banking operations.

We will not disclose information to affiliates or with nonaffiliated third parties concerning customers' accounts with us, except as permitted or required by law, including the following circumstances:

1. To establish and administer an account and to complete transactions initiated by our customer.
2. To verify the existence and condition of an account for a third party (such as a credit bureau).
3. To comply with court order or applicable laws or regulations.
4. When we have been given written permission by our customer.

Access to personally identifiable financial information is limited to employees with a specific business reason for utilizing this information. Our employees are educated about the importance of maintaining confidentiality and customer privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect personally information. In order to prevent unauthorized access to non-public private information, we maintain security standards and procedures that conform to industry practices.

Our web site does not capture information regarding the specific activities of any particular user. It does, however, produce reports which allow us to view activity in anonymous aggregated form. We do not use cookies or any other mechanism to capture or maintain information from users without their knowledge. The only personal information we capture has been specifically submitted to us through the information request forms.

Our site contains links to other sites. First National Bank of Kemp is not responsible for the security or privacy practices of, or the content of these other sites.

Our site is protected with a variety of security measures such as change control procedures, passwords, and physical access controls. We also employ a variety of other mechanisms to ensure that information provided by our customers is not lost, misused, or altered inappropriately. These controls include data confidentiality policies and regular database backups.

At First National Bank of Kemp, the basis of each customer relationship is trust. Our customers trust us with their money and their financial information. We have worked hard to earn their trust and will work just as diligently to preserve it.

Any questions about this security and privacy statement, the practices of this site, or customer inquiries should be directed by correspondence to First National Bank of Kemp, P.O. Box 587, Kemp, Texas 75143 or by calling (903)-498-8541.