



Hello,

As was recently announced, First Community Bank will be acquiring certain loans and deposits of the two existing Investar Bank, National Association branches located at 601 East Main Street, Alice, Texas and One O'Connor Plaza, Victoria, Texas. Our records indicate you have a loan with one of the Investar Bank, National Association branches listed above, and wanted to let you know what to expect in the coming weeks.

Existing loans with Investar Bank, National Association will be moved to First Community Bank's loan system after the January 27, 2023, acquisition. The terms of your loan will remain the same with First Community Bank. For now, please continue to make your regular payments to Investar Bank, National Association. After January 27, 2023 all loan payments will be made to First Community Bank. After January 27, 2023, you should make no more payments to Investar Bank, National Association. You will receive a loan payment notice from First Community Bank before your payment date. Be on the lookout for your loan coupon book to be mailed out sometime in April. Loan payments may be made by mail, in person at any First Community Bank location, or via our Loan Payment Portal on our website.

We invite you to come by to meet with our lending team and look forward to welcoming you as a First Community Bank customer. If you have any questions or would like to meet with your local First Community Bank lending team, please give us a call.

Welcome to First Community Bank!

Alice Branch

1600 East Main Street, Alice, Texas
361-664-8775

Bank Manager: Sarita G. Garcia II

Victoria Branch

6252 N. Navarro Street, Victoria, Texas
361-578-9310

Bank Manager: Monica Rodriguez

Loan Payment Portal

Scan QR code or visit
fcbot.com/welcome



*First Community Bank Privacy Notice attached.

Please note, consummation of the branch acquisition remains subject to satisfaction of customary closing conditions. However, it is expected that the acquisition will become final on or around January 27, 2023. As we move closer to the acquisition date, you will receive additional correspondence from First Community Bank regarding the transition, including more details and "next steps" for you.

416 North Water Street • Corpus Christi, Texas 78401 • (361) 888-9310

ALICE • CORPUS CHRISTI • KINGSVILLE • PADRE ISLAND • PREMONT • PORTLAND • ROCKPORT • VICTORIA

www.fcbot.com

FACTS**WHAT DOES FIRST COMMUNITY 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
- credit history and credit scores
- income and transaction history

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 Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community 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	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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (361)888-9310 or go to www.fcbot.com

What we do

<p>How does First Community 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 Community Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● make deposits or withdrawals from your account or provide your mortgage information ● deposit money <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. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>First Community Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>First Community Bank doesn't jointly market.</i>

Other important information

For Texas Customers. The First Community Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the First Community Bank should contact the Texas Department of Banking through one of the means indicated below: In Person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No: (877)276-5554; Fax No: 512/475-1313; E-mail: consumer.complaints@dob.texas.gov; Website: www.dob.texas.gov