



**First State Bank**  
**PRIVACY POLICY**

**FACTS:** What does First State 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 income
- Account balances and transaction or payment history
- Credit history and credit score

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons FIRST STATE BANK chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information:</b>	<b>Does First State Bank Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliated to market to you</b>	No	We don't share

**Questions:** Call 806-298-2556 or go to [www.fsbabernathy.com](http://www.fsbabernathy.com)

**Who we are:**

Who is providing this notice?	First State Bank
-------------------------------	------------------

**What we do:**

<b>How does FIRST STATE BANK protect my personal information?</b>	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.
<b>How does FIRST STATE BANK collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account or apply for a loan</li><li>• pay your bills or use your debit card</li><li>• give instructions to make a wire transfer</li></ul> We also collect your personal information from others, such as credit bureaus.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for nonaffiliated to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"><li>• We do not have an affiliate</li></ul>
<b>Nonaffiliated</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• First State Bank does not share with non-affiliates so they can market with you.</li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• We do not share</li></ul>

## CONSUMER COMPLAINT PROCEDURE

**FIRST STATE BANK** chartered 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 **FIRST STATE BANK** should contact the Texas Department of Banking through one of the means indicated below:

In Person or 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](mailto:consumer.complaints@dob.texas.gov)  
Website: [www.dob.texas.gov](http://www.dob.texas.gov)

The Federal Trade Commission  
600 Pennsylvania Ave NW  
Washington, DC 20580  
Telephone: (202)326-2222

**We welcome your questions and comments regarding this information. You may contact us as follows:**

FIRST STATE BANK  
PO Box 150  
Abernathy, Texas 79311  
806-298-2556

### Notice of Financial Privacy Rights

We recognize the importance you place on your privacy and the confidentiality of your financial information. We think it is important for you to be informed of the policies we have in place to safeguard your privacy:

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others, and
- Information we receive from a consumer-reporting agency

As allowed by law, we may disclose to our affiliates the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms such as your name, address, social security number, assets, and income,
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions, and
- Information we received from a consumer-reporting agency such as your credit worthiness and credit history

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

### Internet Privacy Notice

When you visit our website to view any pages and read product information, you do so without telling us who you are and without revealing any personal information. We do not collect identifying information about visitors to our site.

There are instances where you may elect to provide us with personal information. If you send us e-mail, you are transmitting information to us with your message. This will typically include information like your name, e-mail address, the kind of request you are making, and any other information necessary to fulfill your request. You never transfer personally identifying information that you do not enter yourself. This is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling requests or for contacting you directly and is not given or sold to any other organization. Please note that an e-mail message is not encrypted or scrambled. Therefore, please be very careful in choosing what information you decide to transmit to us.

Our website is not targeted or marketed to children.