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Privacy Policy

Call Us: (254) 741-8000

Rev. March 2011

FACTS WHAT DOES ALLIANCE BANK CENTRAL TEXAS, STATE BANK OF JEWETT (A Division of Alliance Bank Central Texas), AND THE DONIE BANK (A Division of Alliance Bank Central Texas) 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 information
- account balances and payment history
- credit history and credit scores

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 Alliance Bank Central Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alliance Bank Central Texas 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	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	NO	N/A
For our affiliates to market to you	NO	N/A
For nonaffiliates to market to you	NO	N/A

Questions? Call (254)-741-8000

Complaints? The Alliance Bank Central Texas is 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 the Alliance Bank Central Texas should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S Mail Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294
Telephone - 1-877-276-5554 (toll free)
Fax - 1-512-475-1313
e-mail - consumer.complaints@dob.texas.gov
Web - www.dob.texas.gov

Who we are

Who is providing this notice?	ALLIANCE BANK CENTRAL TEXAS STATE BANK OF JEWETT (A Division of Alliance Bank Central Texas) THE DONIE BANK (A Division of Alliance Bank Central Texas)
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What we do

How does Alliance Bank Central Texas 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.
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<p>How does Alliance Bank Central Texas 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 · use our online bill pay or apply for a loan · use your debit card <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>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

Contact

Main - (254) 741-8000
 Fax - (254) 741-8001
 Customer Service - (254) 741-8002
 Customer Service Fax - (254) 741-8003

Quick Links

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Notice of Changes

NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest-bearing transaction accounts, visit <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>

Locations

Alliance Bank Central Texas
 4721 Bosque Blvd.
 Waco Texas, 76710
 (254) 741-8000

State Bank of Jewett
A Division of Alliance Bank Central Texas
 114 N Main Street
 Jewett, TX 75846
 (903) 626-4483

The Donie Bank
A Division of Alliance Bank Central Texas
 235 Main
 Donie, TX 75838
 (254) 359-4216



Member FDIC. Equal Housing Lender.