

Privacy Policy & Security Information

Facts - What does American 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?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Account balances ▪ Payment history and Credit history ▪ Wire transfer instructions and Checking account information <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 American State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American State 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	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share

Questions?

Call toll free: 1-866-579-7959 or go to www.asbtx.com

Who we are

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

What We Do

How does American State Bank protect my personal information?	<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</p>
--	---

	to protect this information and we limit access to information to those employees for whom access is appropriate.
How does American State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Show your driver's license or apply for a loan ■ Use your credit or debit card
Why can't I limit all sharing?	<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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ American State Bank does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ American State Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include credit card companies.

Other important information

Texas Notice: This institution 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 this institution should contact the Texas Department of Banking through one of the means indicated: 1) in person or U.S. Mail: 2601 North Lamar Blvd., Suite 300, Austin, TX 78705-4294 2) telephone: 877-276-5554 3) fax: 512-475-1313 4) E-mail: consumer.complaints@dob.texas.gov or 5) website: www.dob.texas.gov.

American State Bank also engages in the business of selling checks as an agent for a company licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint concerning the sales of checks should contact the Texas Department of Banking using any of the methods prescribed above.

Children's Online Privacy Protection Act (COPPA)

This website is not directed or solicited to children and does not knowingly collect information from children. For more information about COPPA, please visit the Federal Trade Commission website at www.ftc.gov/privacy.

CORPORATE	PERSONAL	MORTGAGE	ABOUT US	OUTREACH
Corporate Checking	Personal Banking	Types of Mortgage	Our Story	Areas of Focus
Corporate Banking	Personal Savings	Loans	Careers	Types of Support
Corporate Loans	Personal Loans	Process	Locations/Hours	How to Apply
CD's & IRA's	CD's & IRA's	Determining Factors	Contact Us	Events
Services	Services	Closing Costs		
Financial Calculators	Financial Calculators	Privacy Notice		

USA Patriot Act | Terms & Conditions | [Privacy Policy/Security](#) | Children's Online Privacy Protection Act (COPPA) | Consumer Complaint Notice

American State Bank has no control over information at any site hyperlinked to or from the American State Bank website. American State Bank makes no representation concerning and is not responsible for the quality, content, nature, or reliability of any hyperlinked site and is providing this hyperlink to you only as a convenience. The inclusion of any hyperlink does not imply any endorsement, investigation, verification or monitoring by American State Bank of any information in any hyperlinked site. In no event shall American State Bank be responsible for your use of a hyperlink on the American State Bank website.

