

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?

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 credit history
- credit scores and payment history
- transaction history and income

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 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 nonaffiliates to market to you	No	We do not share

Questions?

Call (806) 767-7000 or toll-free (800) 531-1401 or go to www.asbonline.com

What we do

How does American State Bank 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.
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 give us your contact information • apply for a loan or give us your income information • give us your employment history <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
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.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>American State Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial 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 companies such as financial service providers and/or direct marketing companies.

Other important information

Consumer Complaints

The American State Bank 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 American State Bank should contact the Texas Department of Banking.

The American State Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of American Express Travel Related Services Company, Inc. (American Express) and/or MoneyGram Payment Systems, Inc. (MoneyGram) under Chapter 151 of the Texas Finance Code. If you have a complaint regarding an American Express travelers cheque product, first contact the consumer assistance division of American Express at 1-800-221-7282 or if you have a complaint regarding a MoneyGram money order product, first contact the consumer assistance division of MoneyGram at 1-800-MONEYGRAM, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department 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 Number.....1-877-276-5554 (toll free)
Fax Number.....512-475-1313
E-mail Address.....consumer.complaints@dob.texas.gov
Website Address.....www.dob.texas.gov