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Privacy Policy

What does Austin County 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 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 Austin County State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Austin County State Bank share?	Can you limit this sharing?
For your 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	No
For our affiliates' everyday business purposes- Information about your creditworthiness	No	No
For nonaffiliates to market to you	No	No

- **Questions?** Call 979-865-4200 or go to www.acsbank.com

Who we are

Who is providing this notice? Austin County State Bank

What we do

How does Austin County 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. We also limit access to information to those employees for who access is appropriate.

How does Austin County State Bank collect my personal information? We collect your personal information, for example, when you open an account or deposit money, pay your bills or apply for a loan, use your debit card. We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing? Federal law gives you the right to limit only 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. State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies. ***Austin County Bancshares***

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. ***We do not share with nonaffiliates so they can market to you.***

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ***We may engage in joint marketing.***

Privacy of Children

We respect the privacy of your children and do not knowingly collect or retain nonpublic personal information from clients under the age of thirteen unless that information is provided to us by an adult authorized to do so. The content of our website is not directed to children.

