

FACTS**WHAT DOES COMMERCIAL 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,
- Account balances and payment history,
- Credit history and credit scores.

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 customer's personal information; the reasons Commercial State Bank chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Commercial 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 courts and legal investigation, or report to credit bureaus.	Yes	No
For our marketing purposes - To offer our products and services to you.	No	We do not share.
For joint marketing with our financial companies.	Yes	No
For our affiliates' every day business purposes – information about your transactions and experiences.	No	We do not share.
For our affiliate's everyday business purposes – information about your creditworthiness.	No	We do not share.
For non-affiliates to market to you.	No	We do not share.

Questions?

Call 1-877-678-0909 or go to www.csbandrews.com

What we do:

<p>How does Commercial State Bank protect my personal information?</p>	<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. We limit employee access to confidential customer financial information to those employees with a business reason for knowing such information.</p>
<p>How does Commercial State Bank 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 apply for a loan, • Pay your bills or make a wire transfer, or • 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 non-financial companies.</p> <ul style="list-style-type: none"> • Commercial State Bank has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Commercial State Bank doesn't share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Commercial State Bank does joint market. <p><i>Our joint marketing partnership includes credit card and mortgage companies.</i></p>

COMMERCIAL STATE BANK

CONSUMER COMPLAINTS and COMPLAINTS CONCERNING SALE OF CHECKS

Commercial 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 Commercial State Bank, Andrews, Texas should contact the Texas Department of Banking.

Commercial 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 sale of checks activities should contact the Texas Department of Banking.

Consumers 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 1-512-475-1313

E-mail Address consumer.complaints@dob.texas.gov

Website Address www.dob.texas.gov