



## ONLINE BANKING

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### 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, income
- account balances, 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 customers' personal information; the reasons First State chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

##### **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

**Does First State Share?** YES

**Can you limit this sharing?** NO

##### **For our marketing purposes**

To offer our products and services to you

**Does First State Share?** YES

**Can you limit this sharing?** YES

##### **For joint marketing with other financial companies**

**Does First State Share?** NO

**Can you limit this sharing?** "We don't share"

**For our affiliates' everyday business purposes**

Information about your transactions and experiences

**Does First State Share? YES**

**Can you limit this sharing? NO**

**For our affiliates' every day business purposes**

Information about your creditworthiness

**Does First State Share? YES**

**Can you limit this sharing? YES**

**For our affiliates to market to you**

**Does First State Share? YES**

**Can you limit this sharing? YES**

**For non-affiliates to market to you**

**Does First State Share? NO**

**Can you limit this sharing? "We don't share"**

**To limit our sharing:**

**Call 877-910-0173.** The operator will assist you. You will be asked a few short questions to insure your identity and decision regarding sharing.

**Please note:** *If you are a new customer, we can begin sharing your information 30 days after this notice is provided, unless you tell us otherwise. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.*

**Questions?**

**Call 877-910-0173**

**Who we are****Who is providing this notice?**

First State Entities which include a Bank, Insurance Company, Consumer Finance Company, Mortgage Division, Investment Company, Automobile Lending Company, and Small Business Lending Division

**What we do****How does First State 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 physical, electronic, and procedural safeguards.

**How does First State 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**What happens when I limit sharing an account I hold jointly with someone else?**

Your choices will apply to everyone on your account.

## Definitions

**Affiliates:** Companies related by common ownership or control. They can be financial and non financial companies. *First State Bank, First Auto, First State Mortgage, First State Finance, First State Insurance, First State Investment Center, Small Business Lending Division.*

**Non Affiliates:** Companies not related by common ownership or control. They can be financial and non financial companies.

*First State "does not" share with Non-Affiliates for marketing purposes.*

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you.

*First State "does not" jointly market.*

### Quick Resources

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[Calculators](#)

[Lost or Stolen Debit Cards](#)

### Privacy & Security

[PRIVACY POLICY](#)

Give us a call: **1-877-910-0173**



Bank deposits are FDIC insured. Bank, Mortgage, and Finance loans are subject to credit approval. Insurance and Investment Services: No Bank Guarantee | May lose value | Not a Deposit | Not insured by any Federal Government Agency.