



Muleshoe • Bovina • Dimmitt

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Privacy Policy



Privacy Policy

Rev. 12/2010

FACTS	WHAT DOES 1st BANK MULESHOE 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. This information can include:</p> <ul style="list-style-type: none">• Social Security number• Account Balances• Payment History• Transaction history• Transaction or loss history• Overdraft History <p>When you are <i>no longer our customer</i>, 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 1st Bank Muleshoe chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Bank of Muleshoe 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	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?

Call 806-272-4515 or go to fbmuleshoe.com

What we do	
How does 1st Bank Muleshoe 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 1st Bank Muleshoe collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">• Open and account• Apply for a loan• Make deposits or withdrawals from your account• Give us your income information• Make a wire transfer <p>We also collect your personal information from others, such</p>

	as credit card bureaus, affiliates, or other companies.
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 non-affiliates 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"> • <i>1st Bank Muleshoe does not share with our affiliates.</i>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • <i>1st Bank Muleshoe does not share with non Affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>1st Bank Muleshoe doesn't jointly market.</i>
Other Important Information	
<p>For Texas customers. The 1st Bank of Muleshoe 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 the 1st Bank Muleshoe should contact the Texas Department of Banking through one of the means indicated below.</p> <p style="text-align: center;"> In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4294 Telephone Number: 877/276/5554 Fax Number: 512/475/1313 Email: consumer.complaints@dbo.texas.gov Website: www.dbo.texas.gov </p>	

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NOTICE: NOTICE: By federal law, as of 1/1/2013, funds in a noninterest-bearing transaction account (including IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC-insured to the legal maximum of \$250,000 for each ownership category. For more information, visit www.FDIC.gov

