



First State Financial - More than just a Bank, More than just Bankers.

Online Services

Select a Service

Personal Banking

- [Forgot your Password?](#)
- [Register for Account](#)

- Online
- Personal
- Business
- Investments
- Insurance
- Our Bank
- For Sale
- Security Center

[Security Center](#)

Privacy Policy

Download the PDF version of our Privacy Policy [here](#).

FACTS	WHAT DOES FIRST STATE FINANCIAL 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: <ul style="list-style-type: none"> Social Security Number and Account Transactions Payment History and Overdraft History Account Balances and Checking Account Information
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 Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Financial 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	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Don't Share

To limit our sharing	<ul style="list-style-type: none"> Call 800-248-5950 Visit us online: via email to: privacy@firststatefinancial.net <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-248-5950 or go to www.firststatefinancial.net
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Who we are	
Who is providing this notice?	First State Financial

For Sale



Contact Us

Give us a call
(800) 248-5950

Online Message

Find Branch or ATM

What we do	
How does First State Financial 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 First State Financial collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Deposit Money or Apply for a loan • Open an Account or Make a wire transfer • Give us your income information <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include Asset Protection Management Inc., First State Insurance Inc., and FSB Insurance Inc., First State Investments Inc., and First State Bancshares Inc.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First State Financial does not share with non-affiliates 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 securities broker-dealers and secondary market mortgage lenders.
Other important information	
Rev 06/2013	

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Equal Housing Lender - Member FDIC

Investment and Insurance Products are: Not a Deposit, Not FDIC Insurance, Not Insured by any Federal Government Agency, Not guaranteed by the Bank, May Go Down in Value.

