

First State Bank Privacy Statement

FACTS	WHAT DOES FIRST 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?	<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 • Credit history • Account transactions • When you are <i>no longer</i> 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 First State Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE?	CAN YOU LIMIT?
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:	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 325-446-3391](tel:325-446-3391) OR GO TO FSBJUNCTION.COM

WHAT WE DO	
How does First 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.
How does First State Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account • apply for a loan • make deposits or withdrawals from your account • make a wire transfer • show your government-issued ID <p>We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.</p>

Federal law gives you the right to limit only:

Why can't I limit all sharing?

- 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. See below for more on your rights under state law.

DEFINITIONS

Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none">• First State Bank has no Affiliates.
Non Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• First State Bank does not share with non Affiliates so they can market to you.
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• First State Bank does not jointly market.

OTHER IMPORTANT INFORMATION

For Texas Customers

The First State Bank 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.

After first contacting First State Bank, if you still have an unresolved complaint regarding the company's stored value card activity, please direct your complaint to the Texas Department of Banking.

Any Consumer wishing to file a complaint against First State Bank should contact the Texas Department of Banking through one of the means indicated below:

Texas Department of Banking

2601 North Lamar Boulevard

Suite 300

Austin, Texas 78705-4294

Toll Free (877) 267-5554

Fax: (512) 475-1313

[TDB Email](#)

[TDB Website](#)

Notice of Changes in Temporary FDIC Coverage for Transaction Accounts. All funds in a "non-interest-bearing transaction account" are insured in full by the Federal Deposit Insurance Corporation from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules. The term "non-interest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes interest on Lawyers Trust Accounts (IOLTA's). It does not include other accounts such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market accounts. The combined total of your interest-bearing accounts remains insured under the FDIC's general deposit insurance rules. For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.