



A Good Bank For Everybody

First State Bank Danville, VA

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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 and credit history • Income and Credit Scores • Payment History and Account Balances <p>When you are <i>no longer</i> our customer, 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 First State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First 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 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 434.792.0198 or go to www.efirststatebank.com	

Who We Are

Who is providing this notice?	First State Bank
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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"> • apply for a loan or open an account • pay your bills or deposit money • use your credit or debit card <p>We also collect your personal Information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law <i>gives</i> you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' <i>everyday</i> 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>

		to limit sharing.
	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	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>First State Bank has no affiliates.</i>
	Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>First State Bank does not share with nonaffiliates so they can market to you.</i>
	Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>First State Bank doesn't jointly market.</i>



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