



**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?** 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
- Payment history
- Transaction history
- Credit history
- Account transactions
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information only as permitted by law.

**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?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 936-327-5211 or go to [www.fsbivingston.com](http://www.fsbivingston.com)

What We Do	
<b>How does First State Bank protect my personal information?</b>	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.
<b>How does First State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>● Open an account</li> <li>● Apply for a loan</li> <li>● Make deposits or withdrawals from your account</li> <li>● Give us your income information</li> <li>● Show your government-issued ID</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>First State Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>First State Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>● <i>Our joint marketing partners include insurance agents.</i></li> </ul>

## Other Important Information

**For Alaska, Illinois, Maryland and North Dakota Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

### TEXAS NOTICE

This institution is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. The First State Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of American Express under Chapter 151 of the Texas Finance Code. After first contacting American Express US Consumer Assistance telephone number at 1-800-221-7282, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking. Any consumer wishing to file a complaint against this institution should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail:	2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294
Telephone No.:	1-(877) 276-5554 Toll Free
Fax No.:	1-(512) 475-1313
E-mail:	<a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>
Website:	<a href="http://www.dob.texas.gov">www.dob.texas.gov</a>

### NOTIFICACIÓN DE TEXAS

Esta institución ha sido constituida conforme a las leyes del Estado de Texas, y, según establece la ley del estado, está sujeta a la supervisión regulatoria del Texas Department of Banking. El banco First State Bank también entra en la transmisión de dinero y/o cambio de moneda como un negocio delegado autorizado de American Express bajo Capítulo 151 del Código de Finanzas de Texas. Después de contactar primero a American Express asistencia al consumidor 1-800-221-7282 en una transmisión de dinero de cliente o actividad de cambio de moneda deben dirigir la queja al Texas Department of Banking. Todo consumidor que desee presentar una queja contra esta institución debería ponerse en contacto con el Texas Department of Banking a través de alguno de los medios que se indican a continuación:

En persona o por correo oficial:	2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294
Por teléfono:	1-(877) 276-5554 Toll Free
Por fax:	1-(512) 475-1313
Por correo electrónico:	<a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>
Sitio Web:	<a href="http://www.dob.texas.gov">www.dob.texas.gov</a>