

Privacy Policy Notice

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• Transaction history• Credit history• Credit scores• Overdraft history <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		No	We do not share
For joint marketing with other financial companies		No	We do not share
For our affiliates' everyday business purposes—information about your transactions and experiences		No	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness		No	We do not share
For nonaffiliates to market to you		No	We do not share
Questions?	Call (903) 833-5861		
Who We Are			
Who is providing this notice?		First State Bank means First State Bank of Ben Wheeler.	
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. We also maintain other physical, electronic and procedural	

	We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
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 deposit or withdrawals from your account • Give us your contact information • Show your driver's license <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 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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First State Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <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. <ul style="list-style-type: none"> • First State Bank doesn't jointly market.

Other Important Information:

For Texas Customers. The First State Bank of Ben Wheeler 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 First State Bank of Ben Wheeler should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.

Internet Privacy Policy

First State Bank of Ben Wheeler recognizes the importance our customers place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. With that in mind, we have developed this policy to help you to understand the steps we take to protect your personal information when you utilize our Internet services.

This institution may utilize the services of third party providers to assist us in providing online services, such as website hosting, Internet banking, bill payment, and aggregation services. These third party providers are referred to within this policy as "service providers".

Information Collected on the Internet

If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

As part of providing online financial products or services, we may obtain information about our customers and website visitors from the following sources:

- Information we receive from you on applications, emails, or other forms;
- Information you provide when you choose to customize our website;
- Information about your transactions with this institution and our affiliates;
- Information we receive from a consumer-reporting agency; and
- Information that is generated electronically when you visit our website; and
- Information that is generated electronically when you use our Internet banking services.

Service providers hosting our website and our Internet banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect the following information on our behalf for security and statistical purposes:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;

- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our website.

Our service providers may use cookies to collect some the above information. They may also use cookies for security purposes within our Internet banking product. Additionally, cookies may be used for customization and personalization of our website.

Additional information about IP addresses and cookies are provided below.

Internet Protocol (IP) Addresses

An IP address is a number that is automatically assigned to your computer whenever you are on the Internet. Web servers, the computers that "serve up" web pages, automatically identify your computer by its IP address. When collecting information for us, our service provider does not link IP addresses to anything personally identifiable; however, this Institution and its service providers may use IP addresses to audit the use of our site. We can and will use IP addresses to identify users when necessary for security purposes.

What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies are a basic way for a server to identify the computer you happen to be using at the time. Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function in secure Internet banking.

Our service provider uses cookies for security purposes within our Internet banking product and to facilitate the customization and personalization of our website. For your security, our service provider does not store any personally identifiable information in cookies which are further described below.

Internet Banking Cookies

Our Internet banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. The Internet banking cookie facilitates the processing of multiple transactions during a session without requiring you to reenter your passcode for each individual transaction. The cookies for Internet banking simply provide another level of security for our Internet banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your passcode. We do not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet banking product.

Website Cookies:

When you register on our website and select the "Remember Me" checkbox, our service provider sends a cookie to your hard drive, which enables you to customize the website and bypass the login process each time you revisit. These cookies are retained on your computer until you either delete them or click on the logout link within the website. These cookies only contain a unique user identification number and do not contain or collect any personally identifiable information.

When registered users login to the website, our service provider may also send cookies called "per-session" cookies or "server-side" cookies. These cookies reside in the browser and are only used to monitor the session by a unique identification number. These cookies are used for security purposes and you must allow your browser to accept these cookies in order to use the website. These cookies are destroyed after eight hours.

When you click on advertisements in our website or advertisements on linked 3rd party web sites, you may receive another cookie. You do not have to accept these cookies to visit the website.

Use of Information Collected

- We do not disclose any non-public personal information about our customers, former customers, website visitors to anyone, except as permitted or required by law.
- In order to provide online services such as: Internet banking and bill payment, we must disclose certain customer account information to our service providers.
- We do not sell any of your personal information.
- We will not disclose any medical information that you provide to us, unless you specifically authorize its disclosure.
- We may disclose aggregate (not personally identifiable) customer information that we collect on our website to service providers, companies, and/or financial institutions that perform marketing and research services on our behalf and with whom we have joint marketing agreements. Our contracts require these service providers, companies and/or financial institutions to protect the confidentiality of your personal information to the same extent that we must do.

Email Policies

We may send you email notices for certain required disclosures if you agree to accept electronic disclosures and/or online account statements. If you have agreed to accept disclosures electronically, we may send you an email with updates to this policy and/or we may send you an email at least annually to remind you where the Privacy Policy can be viewed from our website. For more information on how to enroll for electronic disclosures, please contact us at 903-833-5861.

We may also send you emails marketing our products and services. We will always provide you an opportunity to opt-in or opt-out of email advertising promotions as required by law.

If you send us an email, please do not include any non-public personal or sensitive information, as email messages may not be secure and/or confidential. We offer secure messaging through our Internet Banking service. You should use the secure

messaging service anytime you send us sensitive personal information.

External 3rd Party Links

Our website may include numerous links to other 3rd party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. When you visit these sites, you will leave our website and will be redirected to another site.

This financial institution does not control linked 3rd party sites. We are not an agent for these third parties nor do we endorse or guarantee their products. We make no representation or warranty regarding the accuracy of the information contained in the linked sites. We suggest that you always verify the information obtained from linked websites before acting upon this information. Also, please be aware that the security and privacy policies on these sites may be different from our policies, so please read third party privacy and security policies closely.

While using our website, you may still see our logo when visiting other 3rd party sites. A technique called "Framing" allows us to display our logo and look and feel while allowing you to browse another site at the same time. It's important to note that while you may still see our logo and frame, any information you provide to a 3rd party is not covered by our privacy or security policies.

If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly. This privacy policy applies solely to information collected by this institution.

Security

This Institution and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information on a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Our Internet banking service provider, has developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the data center environment.

Privacy of Children

This financial institution respects the privacy of children. We do not knowingly collect names, emails addresses, or any other personally identifiable information from children. We do not knowingly market to children, nor do allow children under 18 to open online accounts.

Our website may include linked 3rd party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information.

Privacy Updates

New product releases may require changes to our Privacy Policy. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

Questions

If you have any questions about our privacy policy or concerns about our privacy practices, please contact us at 903-833-5861 or customerservice@fsbbenwheeler.com.

Effective Date: 09/30/2006

Fair Credit Reporting Act

Fair Credit Reporting Act Notice

We may share all or portions of customer information collected with companies in our organization. By sharing information about your accounts and relationships among our family, we can save you time and money. It will also be easier for you to access the wide range of products that we offer. You should know, however, that the law permits you to direct us NOT to share certain information with affiliate companies in our organization. If you prefer that we not disclose nonpublic personal information about you to our affiliates, you may opt out of those disclosures. That is, you may direct us **NOT** to make disclosures (other than those disclosures permitted by law). If you wish to opt out of disclosures to our affiliates, you may call the following toll-free number 903-833-5861 or send us email at customerservice@fsbbenwheeler.com

[Back to the top](#)

