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FACTS	WHAT DOES FIRST STATE BANK OF UVALDE 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 ■ Transaction history ■ Account balances ■ Credit history ■ Payment history ■ Checking account information 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 of Uvalde chooses to share; and whether you can limit this sharing.

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Reasons we can share your personal information	Does The First State Bank of Uvalde 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 don't share
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 nonaffiliates to market to you	No	We don't share

Questions? Call (830) 278-6231 or go to www.fsbuvalde.com

Who we are	
Who is providing this notice?	First State Bank of Uvalde

What we do	
How does First State Bank of Uvalde 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 safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does First State Bank of Uvalde collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account ■ Give us your contact information ■ Provide employment information ■ Make a wire transfer ■ Apply for financing We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 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 nonfinancial companies. <ul style="list-style-type: none"> ■ <i>First State Bank of Uvalde does not share with our affiliates.</i>

Non-affiliates	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 of Uvalde does not share with non-affiliates 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"> ■ <i>First State Bank of Uvalde does not jointly market.</i>

Other important information

For Texas Bank Customers. First State Bank of Uvalde 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. Any consumer wishing to file a complaint against First State Bank of Uvalde should contact the Texas Department of Banking through one of the means indicated below:

First State Bank of Uvalde engages in money transmission and/or currency exchange business as an authorized delegate of Travelers Express Co., Inc. (MoneyGram) under Chapter 151 of the Texas Finance Code. After first contacting First State Bank of Uvalde, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking at:

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

Our privacy principles apply to customers' confidential information with regards to both traditional and non-traditional (i.e., Internet) banking activities. However, due to the unique nature of the Internet and the ease with which information can be exchanged, we feel it is important for you to be aware of some of the unique issues and security surrounding Internet Banking.

Passwords are a very important part of the banking process. When you sign up for Online Banking, you will receive in the mail special Login Codes assigned by First State Bank. These codes are for your use only. We highly recommend that you follow these guidelines when securing your codes:

- Do not reveal your codes to anyone.
- Avoid selecting codes based on personal information.
- Avoid keeping written records of your codes.
- Do not leave your computer unattended when connected to Online Banking.

We utilize encryption, firewall, router and other security software and hardware to prevent unauthorized eavesdropping of and access to customers' confidential and private information. We utilize virus protection software to help prevent the spread of computer viruses. Some areas of our web site may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

When using E-mail, do not use identifying information such as account numbers, Social Security numbers etc. E-mail is typically an unsecure method for transmitting information. First State Bank provides a secure way for you to send the bank messages within FSB Online. After logging in click Services, Bank Mail and the "New" button. Create your secure message and click "Mail".

If you need further information, please contact us at (830) 278-6231.