



## Privacy Policy

Rev. 12/2010

FACTS: WHAT DOES JOURDANTON STATE BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and <b>Checking Account information</b></li> <li>■ <b>Account Balances and Account Transactions</b></li> <li>■ <b>Overdraft History and Credit History</b></li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share <b>customers'</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customers'</b> personal information; the reasons <b>Jourdanton State Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jourdanton 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
For joint marketing with other financial companies	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 830-769-3557 or go to [www.jsbbank.com](http://www.jsbbank.com)

### Who we are

Who is providing this notice? Jourdanton State Bank

### What we do

How does <b>Jourdanton State Bank</b> 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.  <b>We also maintain other physical, electronic, and procedural safeguards, and we limit employee access as appropriate.</b>
How does <b>Jourdanton State Bank</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or make a wire transfer</li> <li>■ Apply for a loan or show your driver's license</li> <li>■ Make a deposit to and withdrawls from your account</li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. <b>See below for more on your rights under state law.</b>

### Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Our insurance affiliate, JSB Investments, Inc. doing business as JSB Insurance Agency.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ Jourdanton State Bank does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ Our joint marketing partners include financial services companies.</li> </ul>

### Other important information

**Other important information**

Jourdanton State Bank is chartered under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Jourdan State Bank should contact the Texas Department of Banking as follows:

In person or by mail: 2601 N. Lamar Blvd., Suite 300, Austin, Texas 78705

By telephone: 877-276-5554

By facsimile: 512-475-1313

By electronic mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website: [www.dob.texas.gov](http://www.dob.texas.gov)

