



Customer Awareness

Your Independent Hometown Bank Since 1907

Customer Awareness

Consumer Complaints

Privacy Policy

Privacy Policy

What does Justin 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 and income
- payment history and credit history
- credit scores and employment information

When you are no longer 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 Justin State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Justin 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 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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 940-648-2753

Who we are

Who is providing this notice?

Justin State Bank

What we do

How does Justin 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 Justin State Bank collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- make a wire transfer or show your driver's license
- open an account

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. **Justin State Bank has no affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. **Justin State Bank does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. **Justin State Bank doesn't jointly market.**

Other important information

Justin State Bank 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 Justin State Bank 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@banking.state.tx.us,

Website: www.banking.state.tx.us.

Personal Banking

- Checking
- Savings
- Money Market
- NOW Account
- Certificates of Deposit
- IRA
- Credit Card

Business Banking

- Checking
- Savings
- Money Market
- NOW Account
- Certificates of Deposit
- Remote Deposit Capture
- Credit Card

Electronic Banking

- Online Banking
- iPay Bill Pay
- Online Statements
- Telephone Banking
- ATM

Other Services

- Safe Deposit Box
- Cashier's Checks
- Money Orders
- Gift Cards
- Wire Services
- Bank by Mail
- Notary Services

Loans

- Commercial Loans
- Consumer Loans

Customer Resources

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