

<b>FACTS</b>	WHAT DOES LONE STAR STATE BANK OF WEST TEXAS 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>	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"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.
<b>How?</b>	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 Lone Star State Bank of West Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lone Star State Bank of West Texas 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<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 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

<b>Questions?</b>	Call (806) 771-7717 or go to <a href="http://www.lonestarwtx.com">www.lonestarwtx.com</a>
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What we do	
<b>How does Lone Star State Bank of West Texas 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 Lone Star State Bank of West Texas collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	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.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Lone Star State Bank of West Texas does not share with our affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Lone Star State Bank of West Texas does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market

financial products or services to you. • Lone Star State Bank of West Texas doesn't jointly market.
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## Other Important Information

### Consumer Complaints

Lone Star State Bank of West Texas 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 Lone Star State Bank of West Texas should contact the Texas Department of Banking.

Lone Star State Bank of West Texas also engages in the business of selling checks as an authorized delegate of American Express under Chapter 151 of the Texas Finance Code. If you have a complaint regarding an American Express travelers cheque product, first contact the customer service division of American Express at 1-800-221-7282. 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.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

- In person or via US Mail: Texas Department of Banking - 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294
- By Telephone: (877) 276-5554 (toll free)
- By Fax: (512) 475-1313
- By email: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)
- Through a website: [www.dob.texas.gov](http://www.dob.texas.gov)