

Lovelady State Bank

910 South Commerce
P.O. Box 220
Lovelady, TX 75851
T: (866) 225-0949
P: (936) 636-7337
F: (936) 636-7111
Email the Bank

Lobby Hours

M-Th: 9 a.m. to 2 p.m.
F: 9 a.m. to 5:30 p.m.

Drive-Thru Hours

M-Th: 8 a.m. to 3 p.m.
F: 8 a.m. to 5:30 p.m.

Privacy Policy

FACTS	What does Lovelady 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 • Payment history • Transaction history • Account transactions • Checking account information <p>When you are no longer 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 Lovelady State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Do We Share?	Can you limit?
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	Yes	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 nonaffiliates to market to you:	No	We Don't Share

What we do

How does Lovelady 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 Lovelady State Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Deposit money
- Apply for a loan
- Pay us by check
- Make a wire transfer

We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.

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 non-affiliates 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 non financial companies.

- Lovelady State Bank does not share with our affiliates

Non Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Lovelady State Bank does not share with non affiliates so they can market to you.

Joint Marketing

A formal agreement between non affiliated financial companies that together market financial products or services to you.

- Lovelady State Bank does not jointly market.

Other Important Information

For Texas Customers

The Lovelady 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 First Texas Bank should contact the Texas Department of Banking through one of the following means indicated below:

Texas Department of Banking

2601 North Lamar Boulevard
Suite 300

Austin, Texas 78705-4294

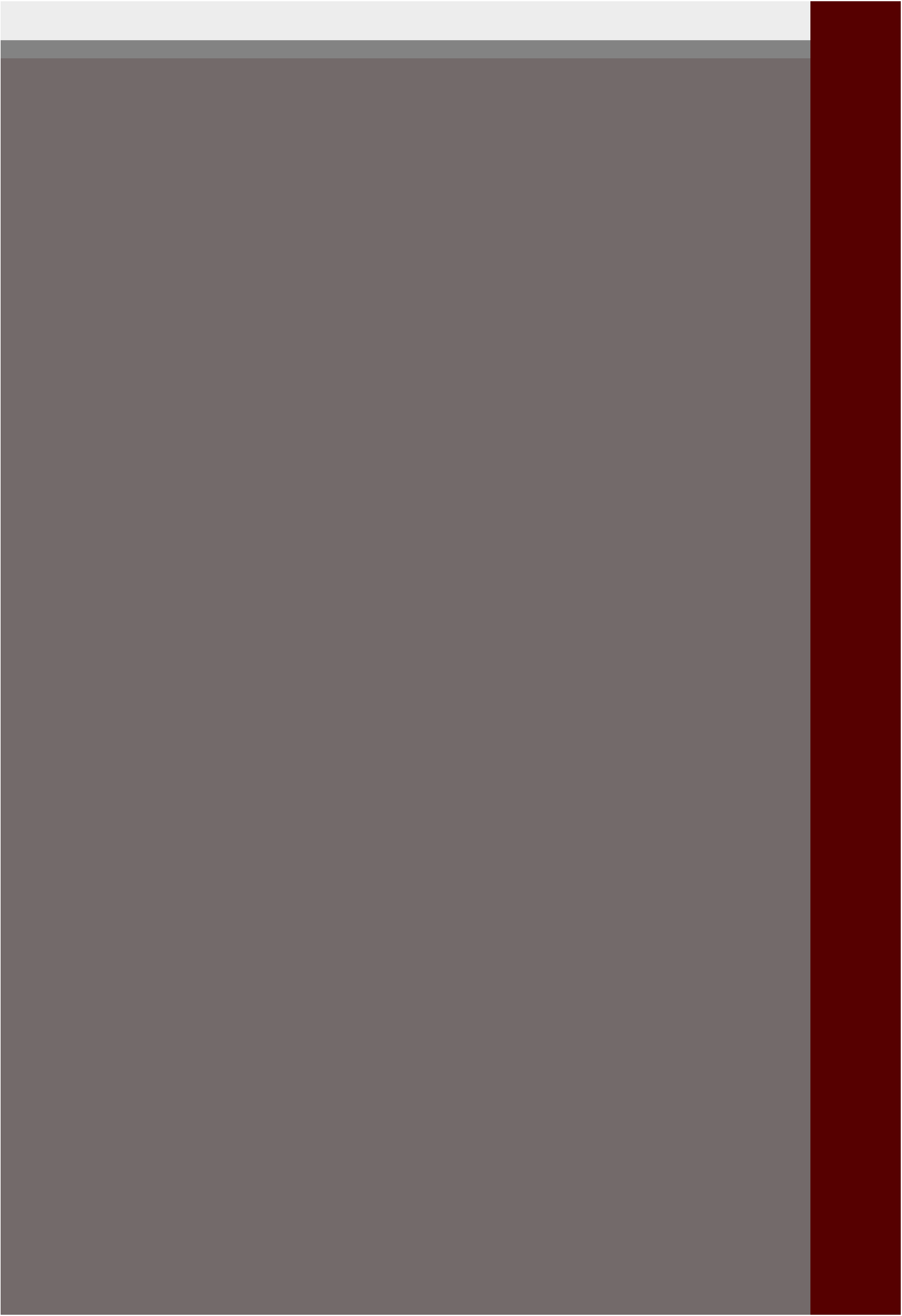
Toll Free: (877) 267-5554

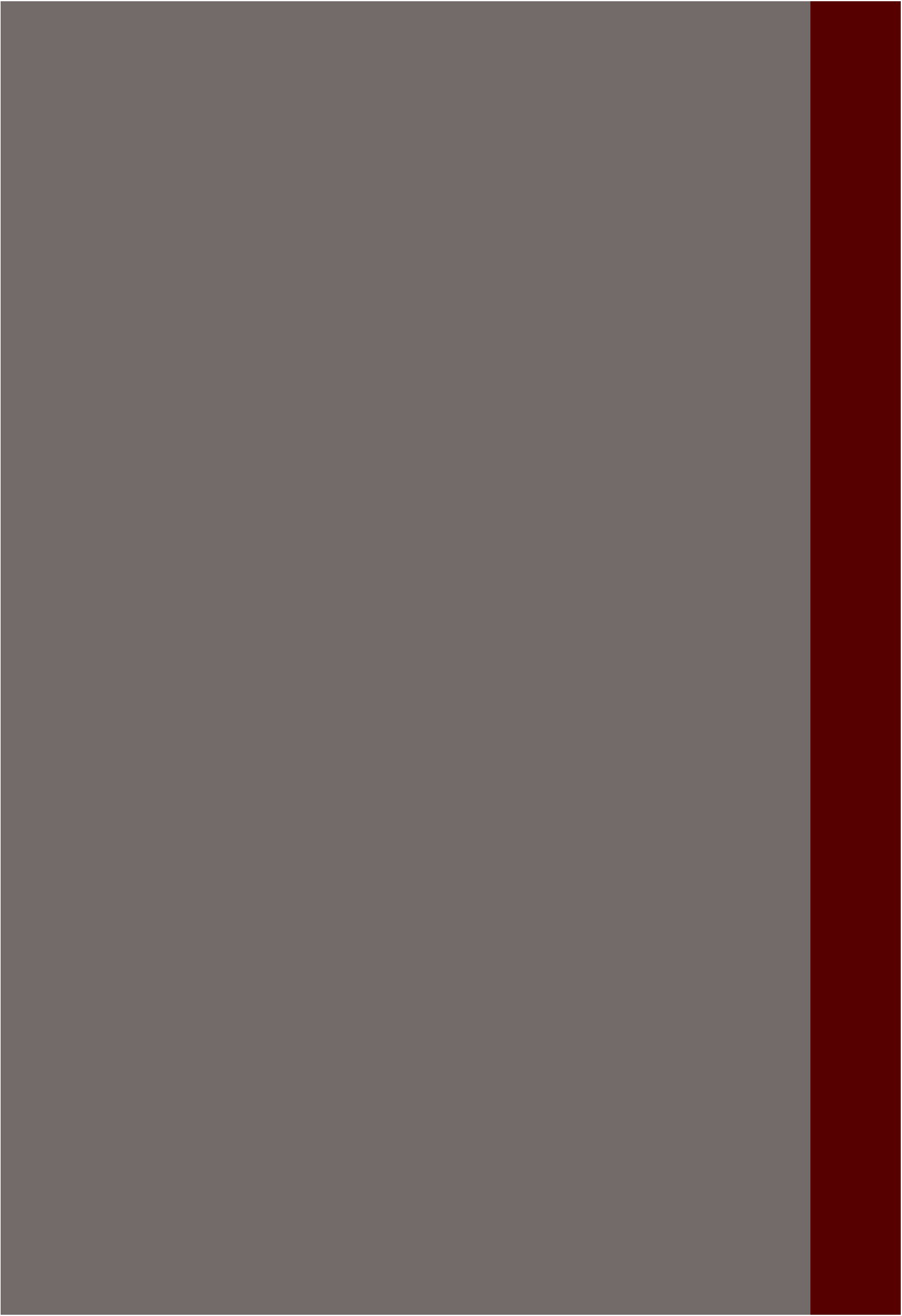
Fax: (512) 475-1313

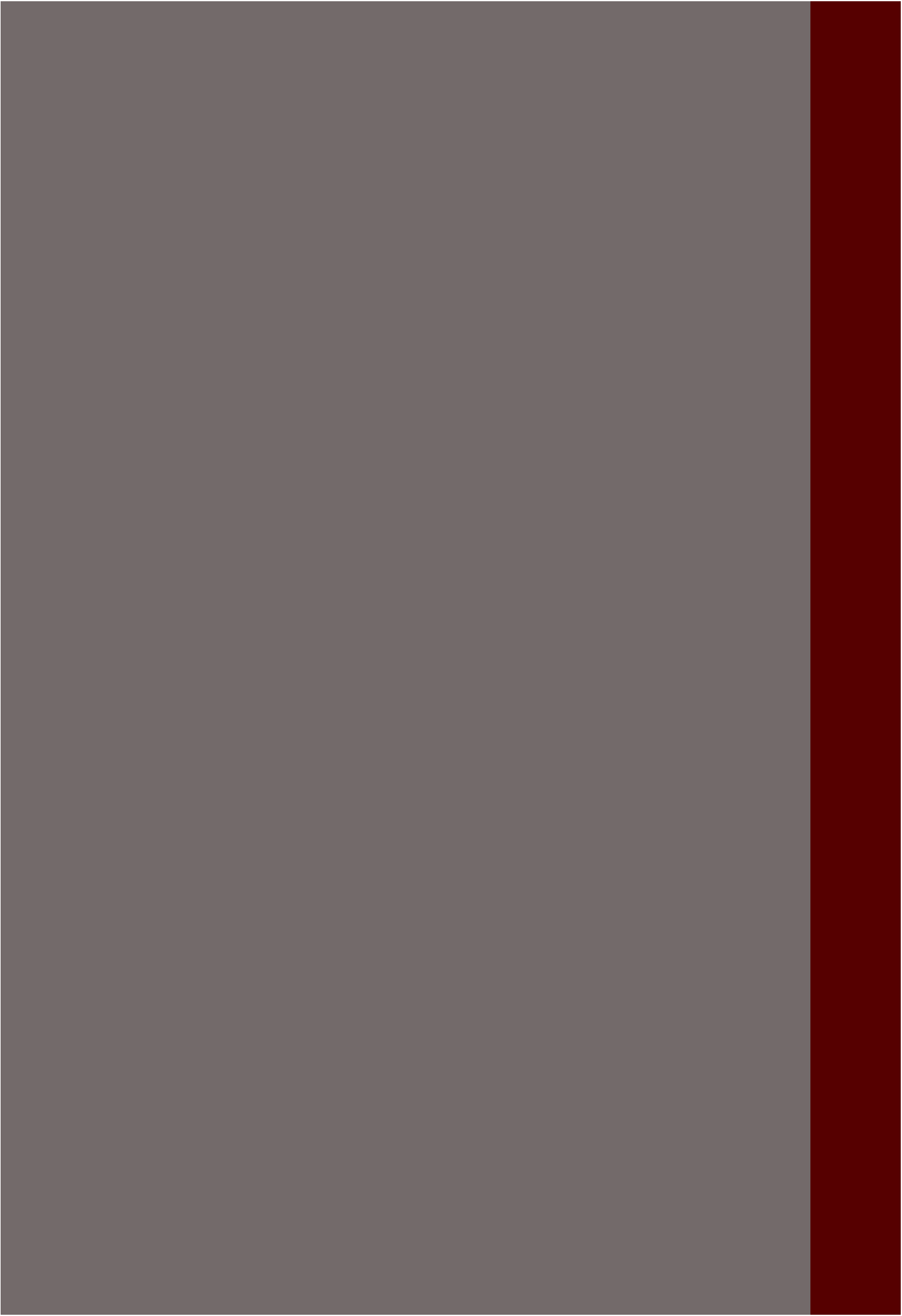
consumer.complaints@dob.texas.gov

www.dob.texas.gov











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