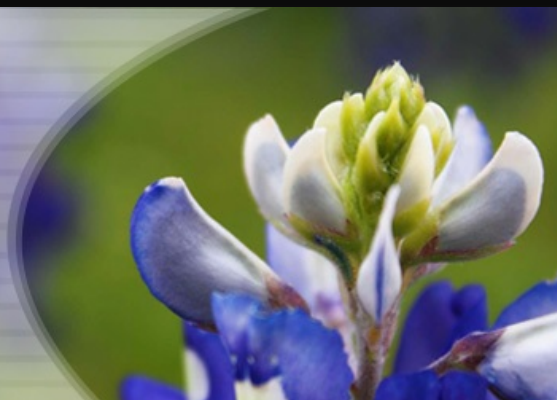


Mills  
County  
State  
Bank

Serving Central Texas  
Since 1888

Where  
Service  
Makes the  
Difference



## ONLINE BANKING

Personal  Business

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### Office Address

1017 Parker Street  
Goldthwaite TX 76844  
325-648-2216

[Our Bank](#) [Products & Services](#) [Current Rates](#) [Security](#) [Financial Tools](#) [Community](#)

## Privacy Policy

### FACTS WHAT DOES MILLS COUNTY 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:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> </ul> | <ul style="list-style-type: none"> <li>• Credit history</li> <li>• Credit scores</li> <li>• Overdraft history</li> </ul> |
|---|--|

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 Mills County State Bank chooses to share; and whether you can limit this sharing.

[Back to Top](#)

Reasons we can share your personal information	Does Mills County 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 nonaffiliates to market to you	No	We don't share
Questions?	Call 325-648-2216 or go to <a href="http://www.mcsbtexas.com">www.mcsbtexas.com</a>	

What We Do			
<b>How does Mills County State Bank 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. 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.		
<b>How does Mills County State Bank collect my personal information?</b>	We collect your personal information, for example, when you <table border="1" data-bbox="810 790 1445 943"> <tr> <td> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> </ul> </td> <td> <ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your driver's license</li> </ul> </td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> </ul>	<ul style="list-style-type: none"> <li>• Give us your contact information</li> <li>• Show your driver's license</li> </ul>
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<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> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>		

[Back to Top](#)

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. • <i>Mills County State Bank does not share with our affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. • <i>Mills County State Bank does not share with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Mills County State Bank doesn't jointly market.</i>

Other Important Information	
<b>Consumer Complaint Process</b>	MILLS COUNTY STATE BANK 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 Mills County State Bank should contact the Texas Department of Banking. Mills County State Bank also engages in currency exchange business as an authorized delegate

of **American Express Company** licensed under Chapter 151 of the Texas Finance Code.

If you have any complaints regarding America Express currency exchange activity, you should first contact:

**American Express Company, Travelers Cheque Worldwide Operating Center, 4315 South 2700 West, Salt Lake City, Utah 84184-042400. Tel 1-800-221-7282, Fax 1-801-945-2711**

After first contacting **American Express**, if the customer still has an unresolved complaint regarding the company's currency exchange activity, they should direct the complaint to the Department of Banking.

**Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department 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 Number: 877-276-5554 (toll free)**

**Fax Number: 512-475-1313**

**E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)**

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

[Back to Top](#)

