



Serving North Texas



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## FACTS

### WHAT DOES MUENSTER 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
- account balances
- payment history
- transaction history
- credit history
- account transactions
- 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 Muenster State Bank chooses to share; and whether you can limit this sharing.

### REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

### DOES MSB 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

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 940-759-2257 or go to [www.msbttx.com](http://www.msbttx.com)

## WHAT WE DO

#### How does Muenster 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 Muenster State Bank collect my personal information?

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

- open an account
- apply for a loan
- make deposits or withdrawals from your account
- make a wire transfer
- show your government-issued ID

We also collect your personal information from others, such as credit 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.

- Muenster State Bank has no Affiliates.

### Non Affiliates

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

- Muenster 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.

- Muenster State Bank does not jointly market.

## OTHER IMPORTANT INFORMATION

**For Texas Customers:** The Muenster 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 the Muenster State Bank should contact the Texas Department of Banking. Muenster State Bank also engages in the business of selling stored value cards as an agent of TIB The Independent BankersBank, which is licensed under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. After first contacting TIB The Independent BankersBank, if you still have an unresolved complaint regarding the company's stored value card 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:

#### Texas Department of Banking

2601 North Lamar Boulevard, Suite 300

Austin, Texas 78705-4294

Toll Free: (877) 276-5554

Fax No. (512) 475-1313

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

Website: <http://www.dob.texas.gov>

**NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS:** By operation of federal law, beginning January 1, 2013 funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category. For more information, visit [www.fdic.gov](http://www.fdic.gov). Muenster State Bank NMLS number 405380