



ONLINE BANKING

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Privacy Policy

Rev. 12/2010

FACTS	WHAT DOES NIXON 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> <table border="1"> <tr> <td> <ul style="list-style-type: none"> • Social Security number • Account Balances • Credit history </td> <td> <ul style="list-style-type: none"> • Overdraft history • Checking account information • Wire transfer instructions </td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		<ul style="list-style-type: none"> • Social Security number • Account Balances • Credit history 	<ul style="list-style-type: none"> • Overdraft history • Checking account information • Wire transfer instructions 												
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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 Nixon State Bank chooses to share; and whether you can limit this sharing.															
	Reasons we can share your personal information	<table border="1"> <thead> <tr> <th>Does Nixon State Bank share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>Yes / No</td> </tr> <tr> <td>For our marketing purposes— to offer our products and services to you</td> <td>No / We don't share</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>No / We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes— information about your transactions and experiences</td> <td>No / We don't share</td> </tr> <tr> <td>For our affiliates' everyday business purposes— information about your creditworthiness</td> <td>No / We don't share</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td>No / We don't share</td> </tr> </tbody> </table>	Does Nixon 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
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Questions? Call 830-582-1511 or go to www.nixonstatebank.com

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What we do

How does Nixon State Bank protect my personal information?	<p>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.</p> <p>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.</p>		
How does Nixon State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <table border="1"> <tr> <td> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account </td> <td> <ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license </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"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account 	<ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <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>		

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Nixon State Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Nixon State Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Nixon State Bank doesn't jointly market.</i>
Other Important Information	
<p>For Texas Customers. The Nixon 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 Nixon 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@dob.texas.gov, Website: www.dob.texas.gov.</p>	

Aviso De Queja Del Cliente

El Nixon State Bank esta constituido bajo las leyes del Estado de Texas y segun las leyes estatales esta sujeto a supervision legal por parte del Texas Department of Banking. Cualquier cliente que desee presentar una queja contra el Nixon State Bank, debe contactar al Texas Department of Banking.

El Nixon State Bank tambien se dedica al negocio de venta de cheques como agente de una sujeta a vigilancia legal por parte del Texas Department of Banking. Cualquier cliente que desee presentar una queja acerca de las actividades de venta de cheques debe contactar al Texas Department of Banking.

Los clientes pueden presentar quejas ante el Texas Department of Banking contactando al Departamento a traves de los medios que se indican a continuacion:

Personalmente o por corroe de los EE.UU.:

Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294

Numero telefonico: 877-276-5554 (Gratis) Numero de fax: 512-475-1313

Correo electronico: consumer.complaints@banking.state.tx.us

Sitio Web: <http://www.banking.state.tx.us/>

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Notice of the Expiration of the TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NON-INTEREST BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a non-interest 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 non-interest 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 about FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

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