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Peoples State Bank

Livingston

2700 Hwy 190 West
 PO Box 1800
 Livingston, TX 77351
T: (936) 967-2323
F: (936) 967-2424
[Email the Bank](#)

Shepherd

5850 Hwy 59 South
 PO Box 1287
 Shepherd, TX 77371
T: (936) 628-3312
F: (936) 628-6658
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Coldspring

15001 Hwy 150 W
 Coldspring, TX 77331
T: (936) 653-5193
F: (936) 653-5196
[Email the Bank](#)

Privacy Policy

FACTS	What does Peoples 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 and income • Account balances and payment history • Credit history and overdraft history <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 Peoples State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Does Peoples State 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

to offer our products and services to you		
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

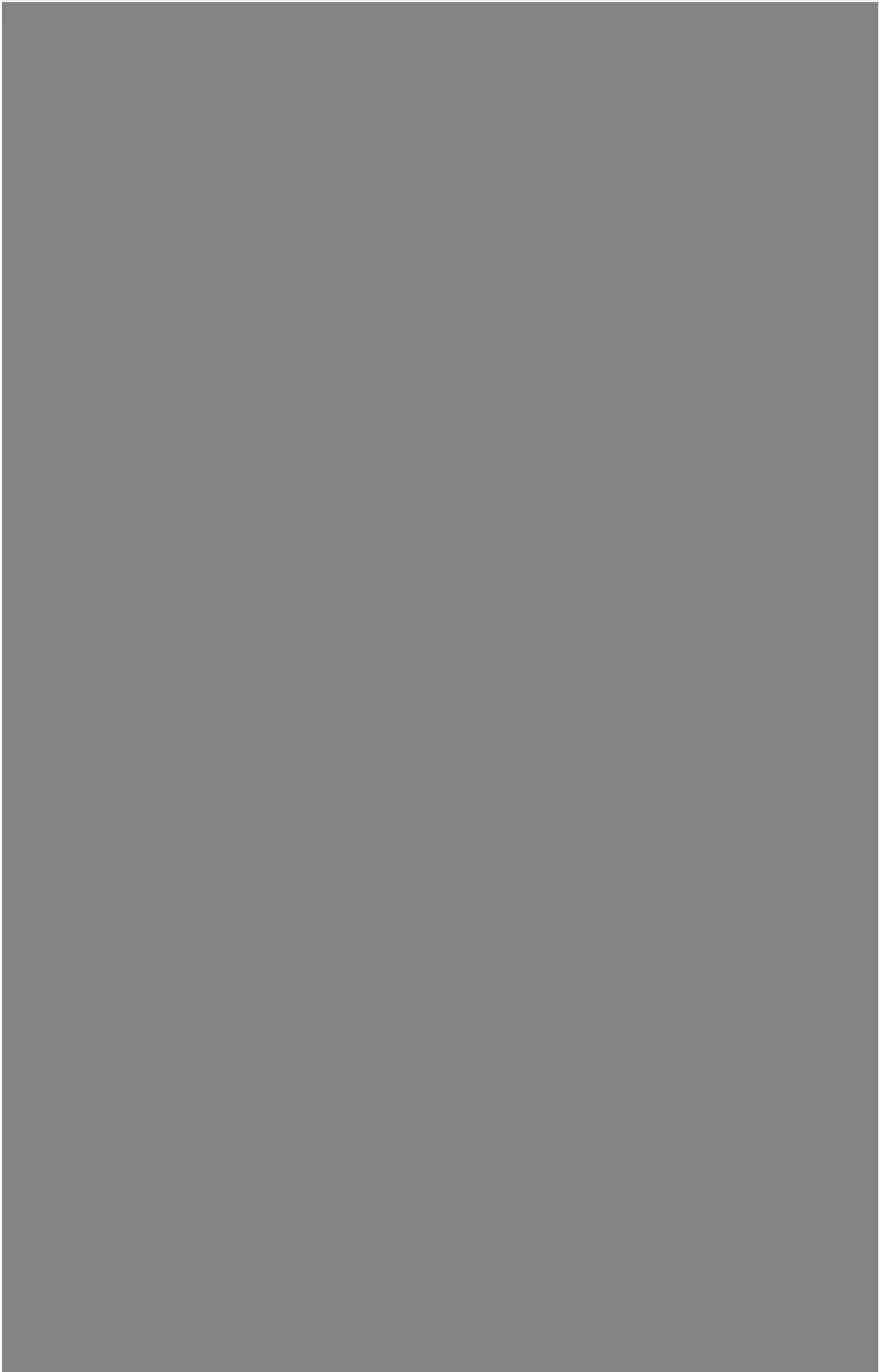
Questions?	Call (936)628-3312
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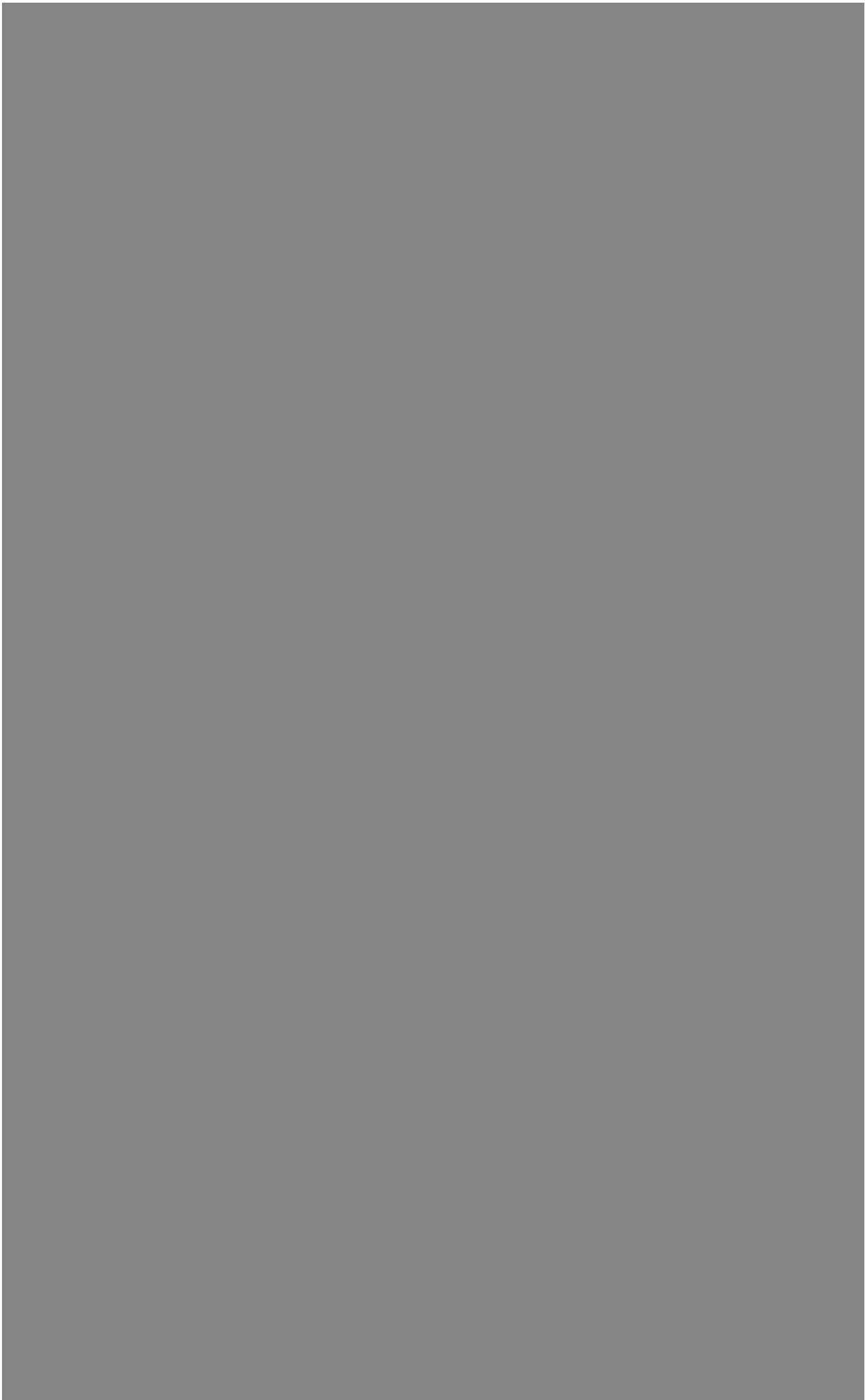
What we do	
How does Peoples State Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files.</p> <p>These measures also include regular training of employees and limiting employee access to those individuals with a business reason for knowing such information.</p>
How does Peoples State Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.</p>
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 non-affiliates 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>

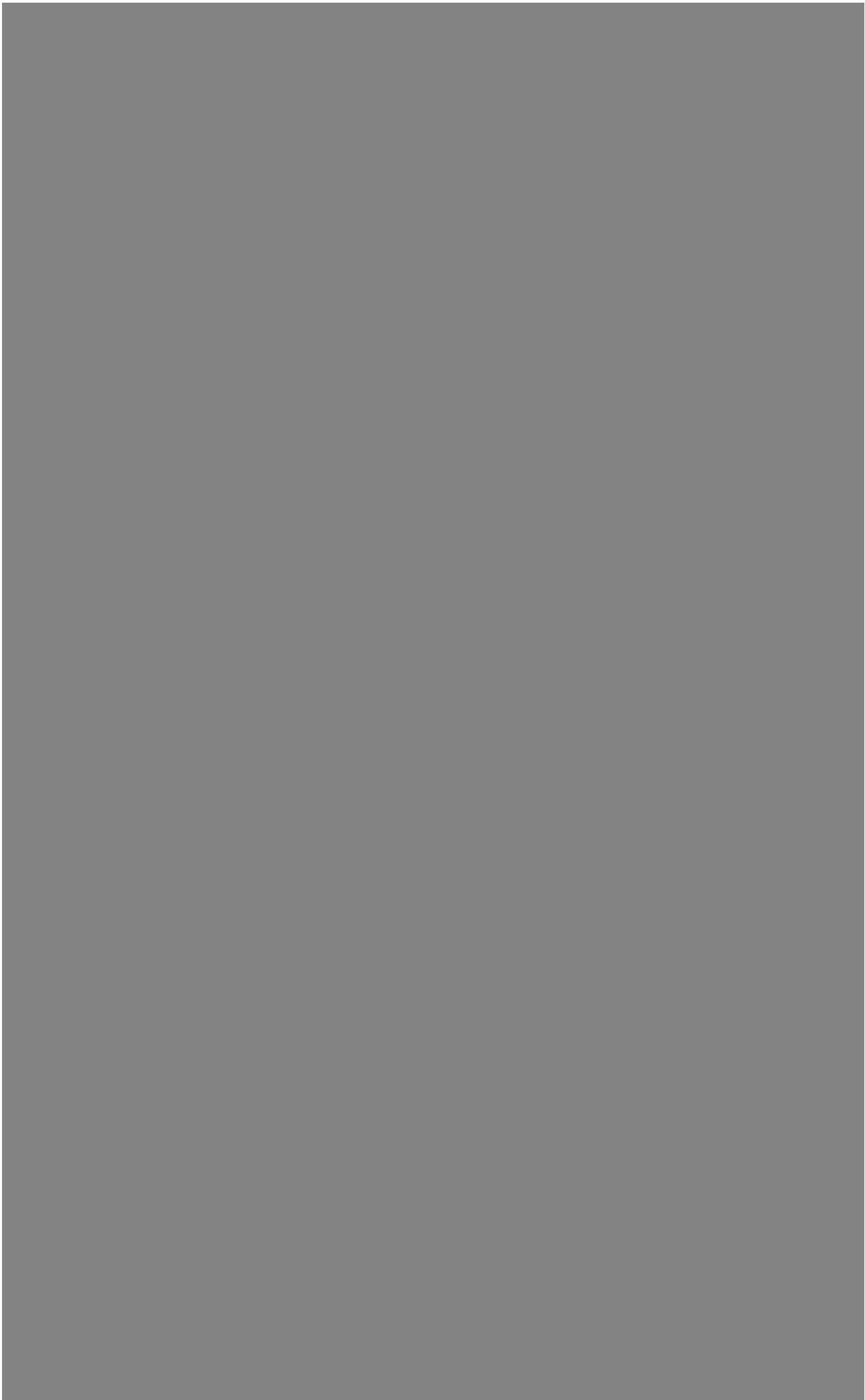
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • Peoples State Bank does not share personal information with our affiliates
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Peoples State Bank does not share with non affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Peoples State Bank does not jointly market.

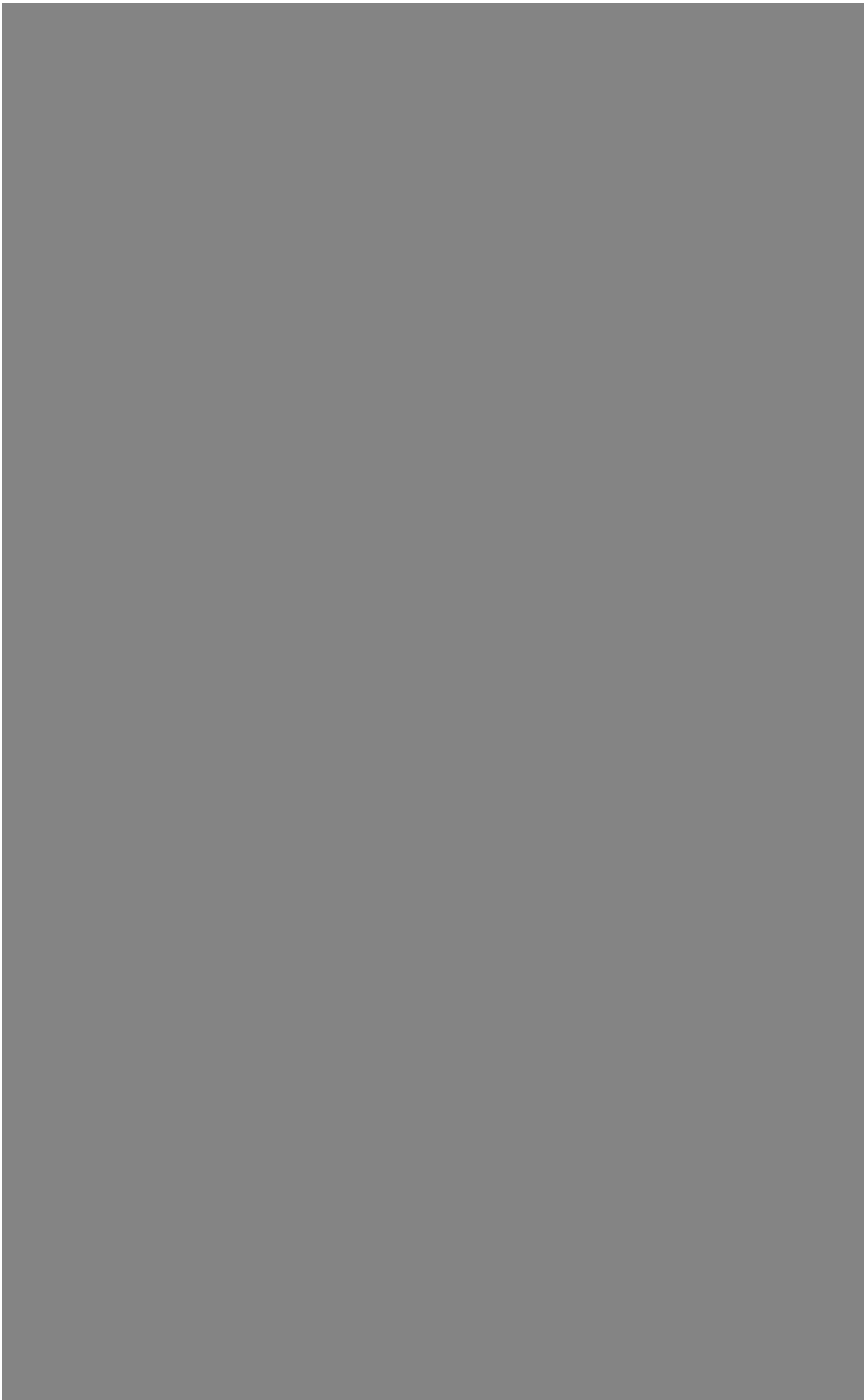
Other important information
<p>Peoples State Bank is chartered under the laws of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Peoples State Bank should contact the Texas Department of Banking through one of the means indicated below.</p>
<p>In person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294 Telephone No.: 877-276-5554 Fax No.: 512-475-1313 Email consumer.complaints@dob.texas.gov Web site: www.dob.texas.gov</p>











To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.

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We are not responsible for and have no control over the content or subject matter of these external links.

