Privacy Policy

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FACTS	**What does Security State Bank & Trust 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 and checking account information • account balances and payment history • credit history and overdraft history 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons **Security State Bank & Trust** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	**Does Security State Bank & Trust 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	Yes	No
For joint marketing with other financial companies:	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For nonaffiliates to market to you-	No	We do not share

Questions?	**Call 800-880-0649 or go to www.ssbtexas.com**

What we do	
How does Security State Bank & Trust protect my personal information?	We use security measures that comply with federal law to protect your personal infonmalion from unauthorized access and use. These measures include computer safeguards and secured files and buildings.
How does Security State Bank & Trust collect my personal information?	We collect your personal information when you: • open an account • show your driver's license • pay us by check • apply for a loan • make deposits to or withdrawals from your account. 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 ONLY limit sharing: • to affiliates for everyday business purposes regarding your creditworthiness, your transactions and experiences • to affiliates for use in marketing to you • to nonaffiliates for use in marketing to you. State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Security State Bank & Trust does not share with our affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Security State Bank & Trust does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint market partners include mortgage companies.*

Other Important Information

How To File Complaints

Security State Bank & Trust 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 Security State Bank & Trust should contact the Texas Department of Banking

Department of Banking.

Security State Bank & Trust also engages in the business of selling checks as an agent for a company licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint concerning sale of checks activities should contact 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:

- **In Person or U.S. Mail:** Texas Department of Banking, 2601 N. Lamar Blvd, Suite 300, Austin, TX 76705-4294
- **Telephone Number:** 1-677-276-5554 (Toll Free)
- **Fax No.:** 1-512-475-1313
- **E-Mail:** consumer.complalnts@dob.texas.gov
- **Website:** www.dob.texas.gov

Security State Bank & Trust: Notice of changes in temporary FDIC insurance coverage for transaction accounts: By operations 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 ($250,000.00), for each deposit insurance ownership category. For more information visit www.fdic.gov.

Member FDIC

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.
Please note: These links will navigate you away from our domain.
We are not responsible for and have no control over the content or subject matter of these external links.

- Internet Explorer
- Firefox
- Safari
- Chrome