

TexStar National Bank Privacy Policy

This is the Privacy Policy of TexStar National Bank

FACTS WHAT DOES TEXSTAR NATIONAL 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"> • Social Security number and information received from you on applications or other forms • Account balances and transaction history • Loan balances and credit 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 personal information; the reasons TexStar National Bank chooses to share; and whether you can limit this sharing.



Protecting your privacy is important to TexStar National Bank and our employees. We want you to understand what information we collect and how we use it. The following policy serves as a standard for TexStar National Bank and our employees for collection, use, retention and security of non-public personal information.



Reasons we can share your personal information	Does TexStar National 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	YES	NO
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	Not applicable
For our affiliates' everyday business purposes—information about your creditworthiness	NO	Not applicable
For our affiliates to market to you	NO	Not applicable
For nonaffiliates to market to you	NO	We don't share

Who we are	
Who is providing this notice?	TexStar National Bank

What we do	
How does TexStar National 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, as well as periodic security training of personnel.
How does TexStar National Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Deposit or make withdrawals to/from your account • Apply for other services, such as a safe deposit box <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • TexStar National Bank is affiliated with TexStar Bancshares, Inc., which owns 100% of TexStar National Bank. No customer information is shared with this affiliate.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.

• TexStar National Bank does not share with nonaffiliates.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

• TexStar National Bank does not jointly market.

Other important information

TexStar National Bank
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