

FACTS

WHAT DOES THE FIRST 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
- Payment history
- Transaction history
- Credit history
- Overdraft history
- Checking account information

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 The First State Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

DO WE 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 580-544-2591 or go to www.fsbboisecity.com

WHAT WE DO

How does The First 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. 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.

How does The First State Bank collect my personal information?

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

- Open an account
- Apply for a loan
- Provide employment information
- Apply for financing
- Show your driver's license

We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness

Why can't I limit all sharing?

- 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.

- The First State Bank has no Affiliates.

Non Affiliates

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

- The First 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.

- The First State Bank does not jointly market.

OTHER IMPORTANT INFORMATION

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

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 about FDIC insurance coverage of noninterest-bearing transaction accounts, visit: <http://www.fdic.gov/deposit/deposits/unlimited/expiration.html>