



The First State Bank Privacy Statement

FACTS	WHAT DOES 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?	<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 transaction or loss history • Account balances and credit history • Payment history and checking account information <p>When you are <i>no longer</i> 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 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	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 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 ANY BRANCH LOCATION OR GO TO FSBRICE-TX.COM

WHAT WE DO	
How does The First 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 The First 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 apply for a loan • deposit money or use your credit or debit card • pay your bills <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?

Federal law gives you the right to limit only:

- 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

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 jointly market. Our joint marketing partners include nonaffiliated financial companies.*

OTHER IMPORTANT INFORMATION

For Texas Customers

The First State Bank is chartered, licenced 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 First State Bank should contact the Texas Department of Banking through one of the means indicated below:

Texas Department of Banking

2601 North Lamar Boulevard

Suite 300

Austin, Texas 78705-4294

Toll Free (877) 267-5554

Fax: (512) 475-1313

Texas Department of Banking Email

Texas Department of Banking Website