



Lytle State Bank®

"Your Home Town Bank Since 1910"

Online Banking

with Bill Pay Option

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Rev. 07/2010

FACTS	WHAT DOES LYTLE 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: <ul style="list-style-type: none"> ● Social Security number and income ● account balances and payment history ● credit history and credit scores When you are <i>no longer</i> 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 Lytle State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lytle State 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	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions? Call 830/709-3601 or go to www.lytlestatebank.com

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Who we are

Who is providing this notice? Lytle State Bank, P.O. Box 575, Lytle, Texas 78052
Tel: 830/709-3601 Fax: 830/772-4993

What we do

How does Lytle 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.

How does Lytle State Bank collect my personal information? We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

 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 limit only

- 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

	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 nonfinancial companies. <ul style="list-style-type: none"> • Lytle State Bank has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Lytle State Bank 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. <ul style="list-style-type: none"> • Lytle State Bank doesn't jointly market
Other important information	
<p>How To File A Complaint - The Lytle State Bank 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 Lytle 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 78705-4292 Telephone No.: 877/276-5554 Fax No.: 512/475-1313 E-mail: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov</p>	

Online Privacy Policy



Personal information is collected from you at the time an application for a loan or deposit account is submitted to the Institution, at the time transactions are conducted through the online banking service, and at the time information is provided by you via e-mail (including the name, e-mail address, and any other information on the e-mail header). The Institution does not use "cookies" to collect and track information about you. Please refer to Lytle State Bank's Privacy Policy, for additional information about customer information collected and disclosed by the Institution.

Information is collected for the purpose of processing your application, transaction, or request for information. The information will be used for the purposes of meeting your banking needs and requests, and providing services to you in

the future. The Institution does not sell or share customer information with any nonaffiliated third parties, except certain third party service providers. These entities will be required to execute a confidentiality agreement with the Lytle State Bank, which requires adherence to the Bank's privacy policy and practices. The Bank shares information with companies, which are affiliated with this Institution. We share information as permitted by law in order to provide you with better services and more options.

We collect:

- Information received from you on applications or other forms such as: your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or other, such as: your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer-reporting agency, such as: your creditworthiness and credit history.
- Information or data, whether oral or recorded, in any form or medium, created by or derived from a health care provider or the consumer.

Confidentiality and Security

We are taking the following steps to ensure the privacy and accuracy of the information collected from or about you: Ensuring your financial privacy is of vital importance to the Lytle State Bank and its employees. The Bank limits employee access to confidential customer financial information to those with a business reason for knowing such information. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Lytle State Bank employees are trained to understand the importance of customer financial privacy and to properly handle confidential information. The Bank endeavors to maintain the most accurate and up-to-date customer records possible. If you find that your account information is not correct, current, or complete, please call or write to us at the telephone number or address on your account statement and appropriate corrections will be made as soon as possible.

Additionally, information you submit via our online banking service is protected by encryption technology that scrambles account information to reduce the possibility of access by unauthorized individuals outside the bank. To further protect your online banking service, the Bank requires the use of an ID and password (*Multifactor Authentication*). For further details refer to Multifactoring section of this policy.

You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us and notifying us of any inaccurate or outdated information at the address or phone number on your statements. This information can be collected on the Bank's On Line Banking service or iPay (bill pay) service.

If you have questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to the Lytle State Bank, P. O. Box 575, Lytle, Texas 78052, calling us at 830-709-3601 or by faxing us a letter to 830-772-4993.

Multifactor Authentication

As of December 31, 2006, financial institutions are required to comply with the Federal Financial Institutions Examination Council (FFIEC) guidance to implement a form of multifactor authentication (MFA). MFA requires the user to supply at least one additional identification factor.

Multifactor authentication security enrollment will include:

- Internet banking User ID and Password
- Customer enrollment
 1. An authentication phrase for the randomly selected authentication image
 2. Selected and answer three challenge questions
 3. Selected personal or public computer

Disclosures to Affiliates or Nonaffiliated Third Parties

Lytle State Bank has never disclosed and does not intend to disclose, nonpublic personal information about our customers or former customers to affiliates or nonaffiliated third parties, except as permitted by law.

Exceptions permitted by law are:

- In connection with the administration, processing, servicing of a consumer's account,
- With the consent or at the direction of the customer,
- To protect the confidentiality or security of the institution's records,
- To transactions, claims or other liability or
- Made to law enforcement agencies to the extent specifically permitted or required under other provisions of law and in accordance with the Right to Financial Privacy Act of 1978.

Linked Sites

If we offer other products through our Web site from other companies that offer value or service to you, there may be links to the Web sites of these companies. There will be a notice to you that you are leaving the Lytle State Bank site and entering another. These companies have their own privacy policies that may differ from ours. Although we will encourage them to follow privacy procedures, we are not responsible for their use of your personal information should you provide it to them and we recommend that you review their privacy policies before using their sites.

E-mail

E-mail is not secure in its transmission and may be intercepted and viewed by others. Please do not send any personal or private information by e-mail to us. We may retain information received through e-mail.

Do not respond to internet/e-mail or telephone request for information. Remember that we at Lytle State Bank have your information so we would not initiate a request for your personal or confidential information to "validate" your accounts. There are many scams circulating and if there is any question, call us before providing ANY information. Keeping your personal information safe is a priority at Lytle State Bank. We use the latest technology to ensure the safety of the information. Refer to the section on [**PROTECT YOUR IDENTITY \(Phishing Information\)**](#) for more information.

How to File a Complaint

The Lytle State Bank 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 the Lytle State Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail:

2601 North Lamar Boulevard, Suite 300
Austin, Texas 78705-4394
Telephone No.: 877-276-5554
Fax No.: 512-475-1313
E-mail: consumer.complaints@dob.texas.gov
Website: www.banking.state.tx.us

Children's Online Privacy

We recognize the importance of protecting children's identities and privacy online. Our website is not directed at children under the age of 13, and we do not knowingly collect or maintain personal information from children unless that information is provided to us by an adult who is authorized to do so.

****CUSTOMER NOTIFICATION****

For CUSTOMER PROTECTION, Effective May 15, 2014, ALL INTERNATIONAL Debit Card transactions will be blocked. If you are traveling outside of the continental United States and may need to use your Debit Card, please contact the bank so that we can temporarily remove this block for your convenience. If you have any questions, please contact Lytle State Bank at 830-709-3601.



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



Member FDIC



Equal Housing Lender

LYTLE STATE BANK

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