



# THE PECOS COUNTY STATE BANK

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FACTS	WHAT DOES PECOS COUNTY 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"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Loss history</li> <li>• Overdraft history</li> </ul> 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 Pecos County State Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFO	DO WE SHARE?	CAN YOU LIMIT?
<b>For our everyday business purposes:</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes:</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies:</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you:</b>	No	We Don't Share

<b>QUESTIONS?</b>	Call toll free 800-299-8826 or 432-336-3331 or go to <a href="http://www.pcsbank.net">www.pcsbank.net</a>
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## WHAT WE DO

<b>How does Pecos County State Bank protect my personal information?</b>	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.
<b>How does Pecos County State Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Deposit money</li> <li>• Apply for a loan</li> <li>• Pay us by check</li> <li>• Make a wire transfer</li> </ul> We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

## DEFINITIONS

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> <li>• Pecos County State Bank does not share with our affiliates</li> </ul>
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<b>Non Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Pecos County State Bank does not share with non affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between non affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Pecos County State Bank does not jointly market.</li> </ul>

## OTHER IMPORTANT INFORMATION

### For Texas Customers

The Pecos County State Bank is chartered, licensed 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 First Texas Bank should contact the Texas Department of Banking through one of the following 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

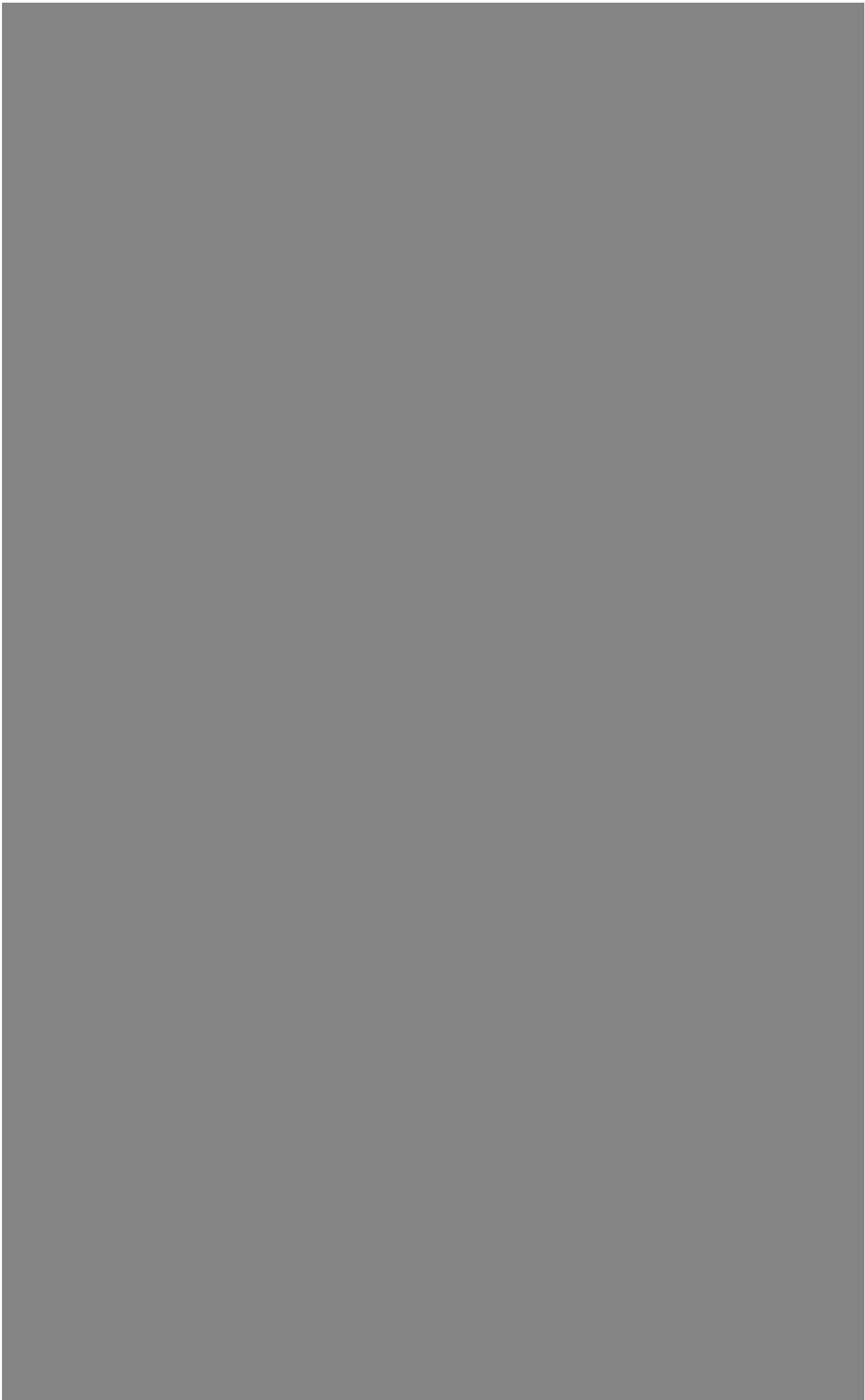
[consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

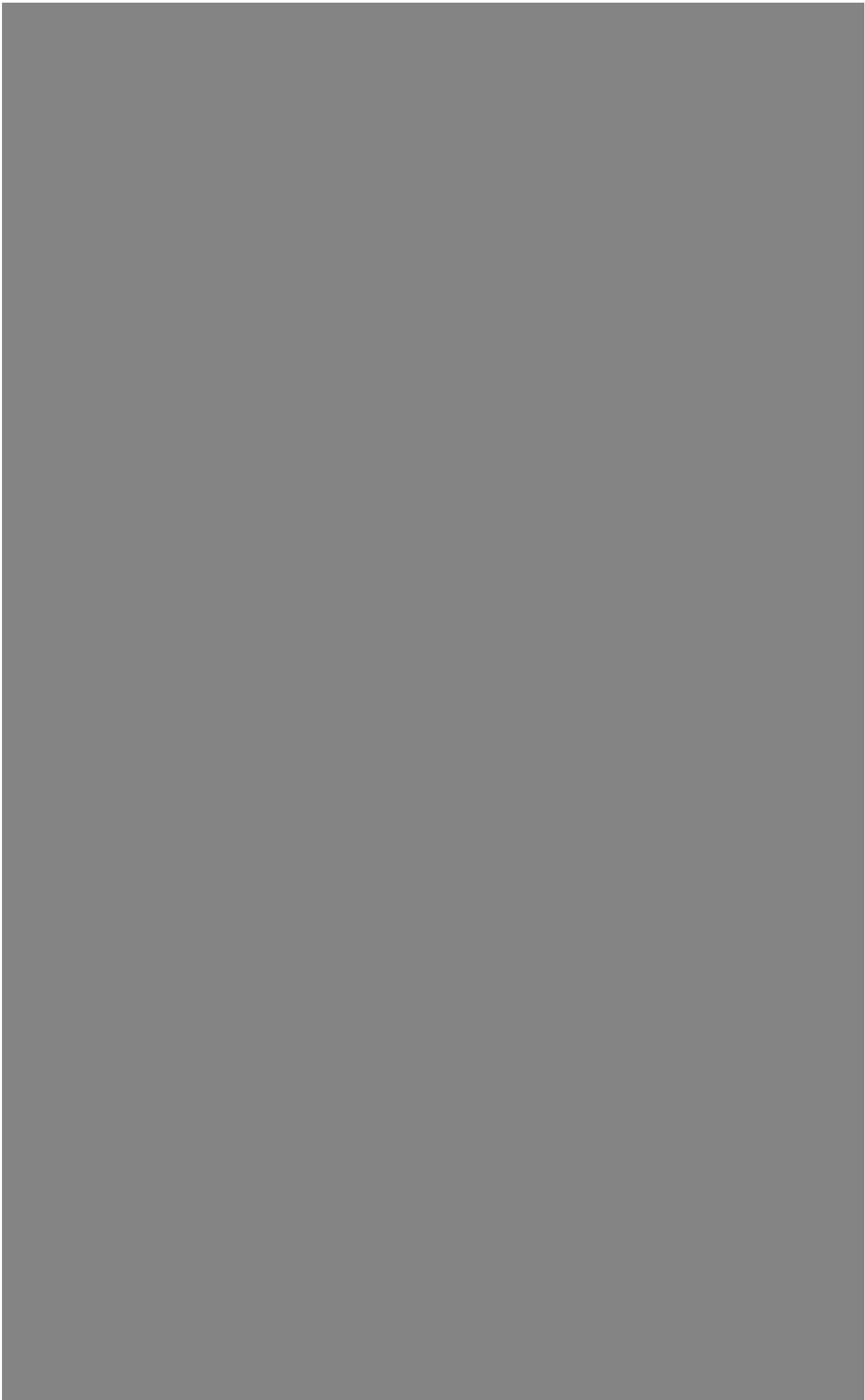
[www.dob.texas.gov](http://www.dob.texas.gov)

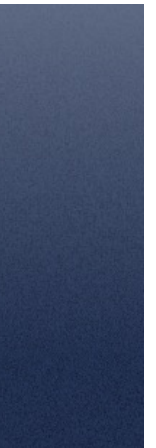
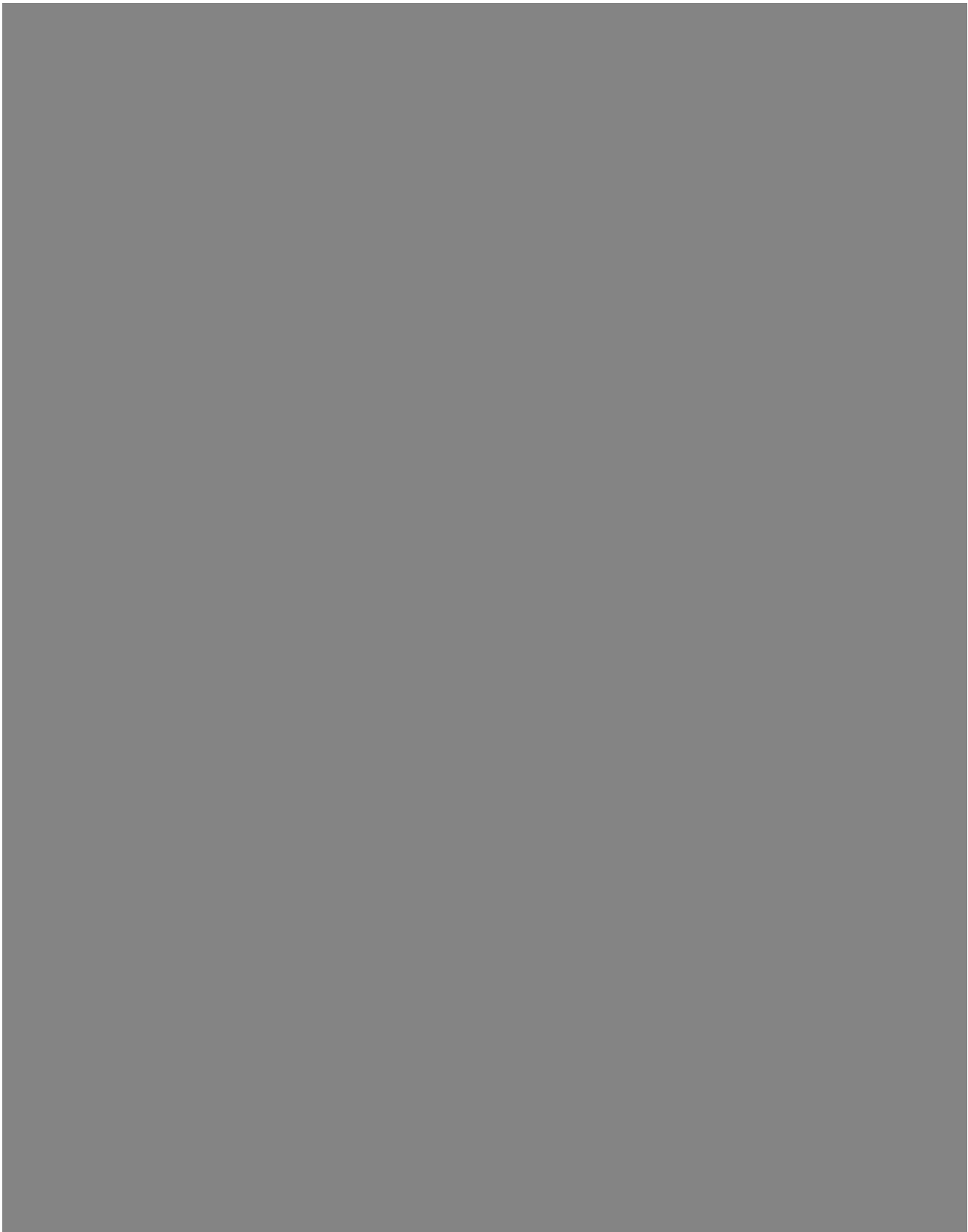
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**NOTICE:** All funds in a "noninterest-bearing transaction account" are insured fully by the Federal Deposit Insurance Corporation from December 31, 2010 through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules. The term "non-interest bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts and money-market deposit accounts. For more information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).







## 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.

