

Rev. 12/2011

## FACTS WHAT DOES ROSCOE 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? | <ul> <li>with us. This information can include:</li> <li>Social Security number</li> <li>Account balances</li> <li>Payment history</li> </ul>  | <ul> <li>Credit history</li> <li>Overdraft history</li> <li>Checking account information</li> <li>inue to share your information as described in this</li> </ul> |
| 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 Roscoe State Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Roscoe State Bank share? | Can you limit this sharing? |
|---|-------------------------------|-----------------------------|
| For our everyday business purposes -<br>such as to process your transactions, maintain your<br>account(s), respond to court orders and legal<br>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 325-766-3311 or go to www.roscoestatebank.com

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| Who We Are  |  |
|---|--|
| Who is providing this notice?                               | Roscoe State Bank means The Roscoe State Bank.   |
| What We Do  |  |
| How does Roscoe 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 Roscoe State Bank collect my personal information? | We collect your personal information, for example, when you  Open an account Apply for a loan Show your driver's license Give us your income information 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 non-financial companies.  • Roscoe State Bank has no affiliates.   |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and non-financial companies.  • Roscoe 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.  • Our joint marketing partners include TIB-The Independent Bankers Bank.   |

## **Other Important Information**

**For Texas Customers.** The The Roscoe 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 the The Roscoe State Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>, Website: <a href="mailto:www.dob.texas.gov">www.dob.texas.gov</a>.