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About FDIC Insurance

TSBOT Online Security Center

Lost or Stolen ATM or Debit Card:

To report a lost or stolen ATM or Debit Card during regular business hours call **713-681-2265**.

For after business hours and Holidays call **1-800-500-1044**

Privacy Policy

Rev 01/2011

FACTS

WHAT DOES THE STATE BANK OF TEXAS 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 and Credit History
- Account Balances and Account Transactions
- Payment History and 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 State Bank of Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The State Bank of Texas 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	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

What we do

How does The State Bank of Texas 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 The State Bank of Texas 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 show your driver's license • pay your bills or apply for a loan • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>The State Bank of Texas has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>The State Bank of Texas does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>The State Bank of Texas doesn't jointly market</i>

The State Bank of Texas is chartered under the laws of the State of Texas and by state law and is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against The State Bank of Texas should contact the Texas Department of Banking.

The State Bank of Texas also engages in the money transmission and/or currency exchange business as an authorized delegate of MoneyGram and Travelex under Chapter 151 of the Texas Finance Code. After first contacting MoneyGram (1-800-542-3590) or Travelex (1-888-713-3424), a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294

Telephone: 877-276-5554
 Fax: 512-475-1313
 E-Mail: consumer.complaints@dob.texas.gov
 Website: www.dob.texas.gov

