

# FACTS

## WHAT DOES UNION STATE BANK DO WITH YOUR PERSONAL INFORMATION?

### Why?

Financial institutions 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 income
- account balances and payment history
- credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial institutions 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 Union State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union State Bank share?	Can you limit this sharing?
<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 DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

### Questions?

Call 830-792-6655 or go to [www.unionstatebank.net](http://www.unionstatebank.net)

## Who we are

Who is providing this notice?

Union State Bank

## What we do

How does Union 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 Union State Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- give us your income information or apply for a loan
- use your 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.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Union State Bank has no affiliates.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Union State Bank does not share with nonaffiliates.

**Joint Marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Union State Bank does not market jointly with nonaffiliates.

## Other important information

### How To File A Complaint

The Union 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 Union 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 78705-4294  
Telephone No.: 877/276-5554

Fax No.: 512/475-1313  
E-mail: [consumer.complaints@banking.state.tx.us](mailto:consumer.complaints@banking.state.tx.us)  
Website: [www.banking.state.tx.us](http://www.banking.state.tx.us)