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Privacy Notice

Protecting your banking privacy, along with your financial assets, is at the core of our business. You have chosen to do business with us, and we recognize our obligation to keep the information you provide to us secure and confidential. You can be sure that our commitment to protecting and securing your financial information will continue under the principles and online guidelines described below.

FACTS **WHAT DOES WESTSTAR 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: <ul style="list-style-type: none">• Social Security number• Account balances• Transaction history• Checking account information

- Payment history
- Wire transfer instructions

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 WestStar Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WestStar 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 - with service providers we use to offer our products and services to you	Yes	No
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

Questions?

Call (915)532-1000 or go to www.weststarbank.com.

What we do	
How does WestStar 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 WestStar Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Apply for a loan • Use your credit or debit card • Make a wire transfer
Why can't I limit all sharing?	Federal law gives you the right to limit only <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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

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

Other important information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with your affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization. For Texas Customers. WestStar Bank is chartered,

For Texas Customers. WestStar 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 WestStar 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: consumer.complaints@dob.texas.gov; Website: www.dob.texas.gov.

Additional Information:

How We Handle E-Mail

For secure transmissions, your e-mails to us should be sent using WestStar Bank Contact Us at www.weststarbank.com. Inquiries sent through our Contact Us pages are secure and use Secure Socket Layer (SSL). Since our response back to you is not secure, we will not include confidential account information in the response. You may also contact us by phone, U.S. Mail or by visiting your nearest banking center. See our Contact Us link and our Banking Center Locator Web pages for additional information about contacting us.

What We Do With Online Surveys

The information you provide on surveys and promotions on our website will be used for internal marketing purposes, including developing website information and services that you may find helpful. In addition, we may inform you of new accounts and services from WestStar Bank based on the information you provide to us.

No Data "Capture" with Planning Tools

There are many planning tools throughout the site to help you make the financial decisions that are right for you in the privacy of your home. We encourage you to try all of your "what-if" scenarios as often as you like. When you use various planning tools on our website, the calculations run on your PC or our server. We do not capture the personal information you provide on these planning tools. Examples include the mortgage principal and interest calculator and the savings goal calculators.

Securing Your Information Online

Whenever we ask for personal information on our website, we use Secure Socket Layer (SSL technology) for transferring data. This technology encrypts or scrambles your account information so it's virtually impossible for anyone other than WestStar Bank to read it.

About "Cookies"

To provide better service and a more effective website, we use "cookies" as part of our interaction with your browser. A "cookie" is a small text file placed on your hard drive by our webpage server. Cookies are commonly used on websites and do not harm your system. By configuring your preferences or options in your browser, you determine if and how a cookie will be accepted. We use cookies to determine if you have previously visited our website and for a number of administrative purposes. These cookies do not collect personally identifiable

information, and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address.

Protecting Our Children

We do not knowingly solicit data from children, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.

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TOOLS & RESOURCES

[Top 10 Practical Cybersecurity Strategies for Businesses](#)

In 2011, 72% of data breach cases affected businesses with 100 employees...

[Read more...](#)

WHAT'S NEW

[Heartbleed Bug: FAQs](#)

What it is and what you need to know to stay safe....

[Read more...](#)

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[24 hours a day, 7 days a week](#)

[ATM/Debit Card: 1-866-546-8273](#)

[Credit Card: 1-800-367-7576](#)



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