



Notice Of Your Financial Privacy Rights

Rev 08/2010

FACTS	WHAT DOES WEST TEXAS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • credit history and wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 West Texas State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does West Texas State Bank share?
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
For our marketing purposes— to offer our products and services to you	Yes
For joint marketing with other financial companies	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No
For our affiliates' everyday business purposes— information about your creditworthiness	No
For our affiliates to market to you	No
For nonaffiliates to market to you	No

Questions?

Call (432) 337-2851 or go to
www.wtstatebk.com (<http://www.wtstatebk.com>)

What we do

How does West Texas 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.

Encryption, Laptop Cables, Firewalls & Regular Network Monitoring

How does West Texas State Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or show your driver's license
- pay your bills or apply for a loan
- provide your mortgage information

We also collect your personal information from 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.

- West Texas State Bank has no affiliates

Nonaffiliates

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

- West Texas State Bank does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial

products or services to you.

- West Texas State Bank doesn't jointly market.

Other important information

The Bank does NOT disclose information about you to anyone, except as permitted by law.

Texas Notice: This institution 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 this institution 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
- Email: consumer.complaints@dob.texas.gov
(<mailto:consumer.complaints@dob.texas.gov>)
- Website: www.dob.texas.gov (<http://www.dob.texas.gov>)

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