



FACTS

WHAT DOES FIRST STATE BANK CENTRAL 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?	<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 credit scores. <p>When you are <i>no longer</i> 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 First State Bank Central Texas chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information:	Does First State Bank Central Texas share?	Can you limit the 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 our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	NO	We don't share
Questions?	Call 254-899-6615	

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Who we are	
Who is providing this notice?	First State Bank Central Texas
What we do	
How does First State Bank Central 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 First State Bank Central Texas collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or 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 <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. 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. <i>First State Bank Central Texas does not share with affiliates.</i>
Non Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>First State Bank Central Texas 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. <i>First State Bank Central Texas doesn't jointly market.</i>
Other important information	
<p>First State Bank Central Texas is chartered under the laws of the State of Texas and by the state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First State Bank Central Texas should contact the Texas Department of Banking through one of the means indicated below:</p> <p>In person or U.S. Mail: 2601 North Lamar Boulevard Suite 300, Austin TX 78705-4294 Phone: 877-276-5554 Fax: 512-475-1313 Email: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov</p>	