

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number</li> <li>■ Account Balances and payment history</li> <li>■ Transaction history, credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First 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	YES
<b>For joint marketing with other financial companies</b>	YES	YES
<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

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 806-396-5521</li> <li>• Visit us online: <a href="http://www.firstclassbanking.com">www.firstclassbanking.com</a></li> <li>• Mail the form below</li> </ul> <p><b>Please Note:</b> If you are a <i>new customer</i>, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 806-396-5521 or go to <a href="http://www.firstclassbanking.com">www.firstclassbanking.com</a>
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<b>Mail-in Form</b>										
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with your joint marketing partner to market their products and services to me.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #cccccc; width: 25%;">Name</td> <td style="width: 45%;"></td> <td rowspan="4" style="width: 30%; vertical-align: top; padding: 5px;"><b>Mail to:</b> First State Bank P.O. Box 48 Stratford, TX 79084-0048</td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table>	Name		<b>Mail to:</b> First State Bank P.O. Box 48 Stratford, TX 79084-0048	Address		City, State Zip		Account #	
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Address										
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## What we do

<p><b>How does First State Bank protect my personal information?</b></p>	<p>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.</p>
<p><b>How does First State Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Deposit money</li> <li>■ Apply for a loan</li> <li>■ Make a wire transfer</li> <li>■ Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First State Bank has no affiliates</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First State Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partner is Cetera Investment Services LLC, member SIPC</i></li> </ul>

## Other Important Information

For Texas Customers, First 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 First State 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](mailto:consumer.complaints@dob.texas.gov);  
 Website: [www.dob.texas.gov](http://www.dob.texas.gov)