



FIRST STATE BANK

ABERNATHY

Reviewed: June 2014

FACTS: What does First 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? 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 transaction or payment history
- Credit history and credit score

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's 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?
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	Yes	No
For joint marketing with other financial companies	No	No
For our affiliates everyday business purposes - information about your transactions and experiences	Yes	No
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 nonaffiliated to market to you	No	We don't share

Questions: Call 806-298-2556 or go to www.fsbabernathy.com



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Who we are:

Who is providing this notice?	First State Bank
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What we do:

How does FIRST 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 FIRST STATE BANK collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or use your debit card • give instructions to make a wire transfer <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness <input type="checkbox"/> • affiliates from using your information to market to you • sharing for nonaffiliated to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • We do not have an affiliate
Nonaffiliated	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • First State Bank does not share with non-affiliates so they can market with you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • We do not share



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CONSUMER COMPLAINT PROCEDURE

FIRST STATE BANK 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 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

Or

The Federal Trade Commission

600 Pennsylvania Ave NW

Washington, DC 20580

Telephone: (202)326-2222

We welcome your questions and comments regarding this information.

You may contact us as follows:

FIRST STATE BANK

PO Box 150

Abernathy, Texas 79311

806-298-2556