

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 nonaffiliates to market to you	No	We don't share

Questions?

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

Who we are**Who is providing this notice?**

FIRST STATE BANK

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?

We collect your personal information, for example, when you

- Open an account or Apply for a loan
- Pay your bills or Use your debit card
- Give instructions to make a wire transfer

We also collect your personal information from others, such as credit bureaus.

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.

- Our Affiliate is Texas Heritage Bank, Boerne, Texas

Nonaffiliates

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

- First State Bank does not share with non-affiliates so they can market with you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- We do not share

Other important information**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 listed 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. You may contact us at the following: First State Bank, PO Box 150, Abernathy, Texas 79311 (806) 298-2556.