


**FIRST STATE BANK
OF LIVINGSTON**

Rev. 03/2016

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?	<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 ● Credit history ● Payment history ● Account transactions ● Transaction history ● Wire transfer instructions <p>When you are <i>no longer</i> our customer, we continue to share your information only as permitted by law.</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 chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does First 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	Yes
	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 nonaffiliates to market to you	No
Can you limit this sharing?		No
Questions?	Call 936-327-5211 or go to www.fsblivingston.com	

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 <ul style="list-style-type: none"> ● Open an account ● Give us your income information ● Apply for a loan ● Show your government-issued ID ● Make deposits or withdrawals from your account 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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. ● <i>First State Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ● <i>First State Bank 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>Our joint marketing partners include insurance agents.</i>

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Members/Customers.

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.fsblivingston.com or call 936-327-5211.

TEXAS NOTICE

First State Bank 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 the 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.: 1-(877) 276-5554 Toll Free
Fax No.: 1-(512) 475-1313
E-mail: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov

NOTIFICACIÓN DE TEXAS

First State Bank está constituido conforme a las leyes del estado de Texas, y por ley del estado está sujeto a la supervisión regulatoria del Texas Department of Banking (Departamento de Bancos de Texas). Cualquier consumidor que desee presentar una queja contra First State Bank debe ponerse en contacto con el Department of Banking a través de uno de los siguientes medios:

En persona o por correo oficial: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294
Por teléfono: 1-(877) 276-5554 Toll Free
Por fax: 1-(512) 475-1313
Por correo electrónico: consumer.complaints@dob.texas.gov
Sitio Web: www.dob.texas.gov