

## Privacy Policy

# First State Bank of Graham

Visitors to this bank's Website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP address (A numeric address given to servers connected to the Internet)
- Web browser used
- City, State, and Country

First State Bank of Graham uses this information to create summary statistics and to determine the level of interest in information available on our site. Visitors may elect to provide us with personal information via E-mail, online registration forms, or our guest book. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations. Some areas of our Website may use a "cookie" temporarily stored in the visitor's computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before.

## Facts WHAT DOES FIRST STATE BANK OF GRAHAM 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 Income Account balances Payment history Credit history Checking account information 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 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 of Graham chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR LIMIT?	DO WE SHARE?	CAN YOU
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For our everyday business purposes: Such as to process your Transactions, maintain your Account(s), respond to court orders	Yes	No
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And legal investigations, or report  
To credit bureaus.

For our Marketing purposes: to  
Offer our products and services to you.

Yes

No

For joint marketing with other  
Financial companies.

Yes

No

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  
credit worthiness

No

We Don't Share

For non-affiliates to market to you:

No

We Don't Share

## WHAT WE DO

### Personal Information

How does First State Bank of Graham 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does First State Bank of Graham collect my  
Personal information?

We collect your personal information, for example, when you: Open an account, deposit money, apply for a loan, make deposits or withdrawals from your account or show your driver's license. We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.

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 non-affiliates 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. First State Bank has no affiliates.

Non Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies. First State Bank does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners include TIB - The Independent Bankers Bank, a credit card company.

### 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 of Graham should contact the Texas Department of Banking through one of the means indicated below.

**Texas Department of Banking**

2601 North Lamar Boulevard

Suite 300

Austin, Texas 78705-4294

Toll Free: (877) 267-5554

Fax No. (512) 475-1313

E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website: <http://www.dob.texas.gov>