

# PRIVACY POLICY

STATE BANK  
P.O. BOX B  
202 W. COLORADO  
LA GRANGE, TX 78945  
PHONE: (800) 879-0489

## Our Privacy Commitment to You

We, our, and us, when used in this notice, mean State Bank. This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
- Deposit account
- Loan account
- Credit card
- Safe deposit box
- All former customers

We will tell you the source for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information. We first define some terms. Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control. A nonaffiliated third party is a company that is not an affiliate of ours. We may disclose nonpublic personal information about you to the following types of affiliates: Financial service providers, such as financial advisors or affiliated banks.

## Confidentiality, Security, and Integrity of Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We may disclose nonpublic personal information about you. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

- Transaction and experience information from our account records, including:
- Information about your transactions and experience with us, such as
- Name
- Address
- Account balances
- Account activity
- Types of accounts
- Payment history
- Deposit history
- Parties to the transaction

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information

## Nonpublic Personal Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information we receive from a consumer reporting agency
- Information about your transactions with nonaffiliated third parties
- Information about your transactions with us, our affiliates, or others
- Information we collect through our customer identification program

## Nonpublic Personal Information We Disclose

We do not disclose nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except to other nonaffiliated third parties as permitted by law.

## AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as your name and address.
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: STATE BANK P.O. BOX B LA GRANGE, TX 78945

# PRIVACY POLICY (Continued)

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## Consumer Complaint Process

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 State Bank should contact the Texas Department of Banking through one of the means indicated below:

- In person or US 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@banking.state.tx.us](mailto:consumer.complaints@banking.state.tx.us)
- Website: [www.banking.state.tx.us](http://www.banking.state.tx.us)

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