



Peoples State Bank

Rev 12/2013

FACTS	WHAT DOES PEOPLES 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 and income ▪ Account balances and payment history ▪ Credit history and overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
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 Peoples State Bank chooses to share; and whether you can limit this sharing.		
	Reasons we can share your personal information	Does Peoples 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	NO	WE DO NOT SHARE
	For joint marketing with other financial companies	NO	WE DO NOT SHARE
	For our affiliate’s everyday business purposes- Information about your transactions and experiences	NO	WE DO NOT SHARE
	For our affiliates’ everyday business purposes- information about your creditworthiness	NO	WE DO NOT SHARE
	For our nonaffiliates to market you	NO	WE DO NOT SHARE
Questions	Call (936) 628-3312		

What we do	
How does People State Bank protect my personal information?	<p>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.</p> <p>These measures also include regular training of employees and limiting employee access to those individuals with a business reason for knowing such information.</p>
How does Peoples 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 deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law].</p>
Definitions	
<i>Affiliates</i>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Peoples State Bank does not share personal information with our affiliates.
<i>Nonaffiliates</i>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Peoples State Bank does not share with nonaffiliates so they can market you.
<i>Joint marketing</i>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Peoples State Bank doesn't jointly market
Other important information	
<p>Peoples State Bank is chartered under the laws 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 Peoples State Bank should contact the Texas Department of Banking through one of the means indicated below.</p> <p style="text-align: center;">In person or U.S. Mail:</p> <p>2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294 Telephone No.: 877-276-5554 Fax No.: 512-475-1313 Email: consumer.complaints@dob.texas.gov Web site: www.dob.texas.gov</p>	