

Financial Privacy Notice

At First State Bank in Temple, we do everything we can to protect the privacy of consumers and our customers. We place a high priority on ensuring the security and privacy of data pertaining to each consumer. We want you to understand what information we collect and how we use it. The following policy serves as a standard for all First State Bank employees for collection, use, retention, and security of nonpublic personal information for consumers and those consumers that become our customers.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, etc.

First Farmers National Bank, Waurika Oklahoma is our affiliate.

FACTS: What Does First State Bank in Temple 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 payment history
- Income and transaction history
- Account balances and transaction or loss history

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 every-day business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Farmers National 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	No	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We Don't Share
For our non-affiliates to market to you	No	We Don't Share
Visa Account Updater Services@ (see notes about this below)	Yes	Yes

Who we are? First State Bank In Temple, Temple OK

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. We also maintain physical, electronic, and procedural safeguards to protect your information.

How does First State Bank collect my personal information?

We collect personal information, for example, when you

- Open an account or Deposit money
- Pay your bills or Apply for a loan
- Use your credit or debit card

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

- Sharing for affiliates' everyday business purposes -- information about your credit worthiness
- 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.

Definitions

Affiliates: Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First Farmers National Bank, Waurika OK.* First State Bank may share information to our affiliate for every-day business services and credit decisions. You may limit this sharing.

Non-Affiliates: Companies not related by common ownership or control. They can be financial companies and non-financial companies.

- *First State Bank does not share with non-affiliates so that they can market to you*

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products to you.

- *First State Bank does not jointly market.*

Every effort is made to ensure our records of your information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number listed on your account materials as soon as possible.

First State Bank recognizes and respects your privacy expectations. If you have any questions about our privacy policy or have a question about the privacy of your information, please call us at:

580-342-6265

Write us at: First State Bank, P.O. Box 546, Temple OK 73568 Our website: www.fstbank.com

@ Visa Account Updater (VAU) service

What is this?

Visa now requires us to provide certain information to them regarding certain changes to your account. Such change may be the expiration date of your card when it is renewed other information could be a change to your address. Visa considers this to be a convenience service to you the customer.

How does this help you?

For example, let's say you've enrolled in recurring monthly payments to pay your electric bill with your debit card. As you know, we periodically replace your card, and your new card has a fresh expiration date. Instead of contacting the electric company to update your card information, your card information will be *automatically* updated, if your electric company is a participating merchant.

Can you Opt Out? YES

We are required to participate as part of our agreement with Visa.

You, DO have the right to Opt Out also as part of the Visa agreement.

Opting out

If you'd prefer not to have your card information updated automatically, you can opt out. If you'd like to opt out, please contact us at your earliest convenience (580)342-6265