

FACTS**WHAT DOES AMERICAN 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?

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 Account balances
- Payment history and Credit history
- Wire transfer instructions and 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 American State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American 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	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 creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call toll free: 1-866-579-7959 or go to www.asbt.com

Who we are**Who is providing this notice?**

American State Bank

What we do**How does American 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 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 American State Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Show your driver's license 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 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.

Definitions**Affiliates**

- Companies related by common ownership or control. They can be financial and nonfinancial companies.
- *American State Bank does not share with our affiliates.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

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

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include credit card companies.*

Other important information

Texas notice: This institution 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 this institution should contact the Texas Department of Banking through one of the means indicated: 1) in person or U.S. Mail: 2601 North Lamar Blvd., Suite 300, Austin, TX 78705 2) telephone: 877-276-5554 3) fax: 512-475-13134) E-mail: consumer.complaints@dob.texas.gov or 5) website: www.dob.texas.gov.

American State Bank also engages in the business of selling checks as an agent for a company licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint concerning sale of checks activities should contact the Texas Department of Banking using any of the methods above.