

# FSB PRIVACY POLICY

Rev. 03/2021

## FACTS

### WHAT DOES First 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 to carefully to understand how we handle user privacy.

#### 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 income
- account information and payment history
- credit history and credit scores

We may use information from your mobile device, such as geo-location information with consent, for example, to locate ATM or branch facilities. 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** 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?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. Such as allowing you to use features within our Mobile Apps, for example locating an ATM or branch, when you grant us access to personal information from your device such as geo-location <b>*see other important information below</b>	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

#### Questions?

Call 479-498-2400 or go to [www.fsbmybank.com](http://www.fsbmybank.com)

Who is providing this notice?	First State Bank
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## What we do

<p><b>How does First State Bank protect my personal information?</b></p>	<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 and buildings.</p>
<p><b>How does First State Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies .</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First State Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>First State Bank does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>First State Bank does not jointly market.</i></li> </ul>

## Other important information

**Location**- The mobile app collects Location data which may be used for geo-fencing and beacon scanning essential for advertising/marketing campaign delivery. Location data may also be accessed when the app is not in use.

**USERID** - random user GUIDs are created upon initial app access, which is later used during every connection. The GUID is unique for each device/app and changes after every app reinstall. This ID is used for identifying a user and sending campaigns.

**Product Interaction** - user's app entry, app exit, and pages viewed within the app are tracked.

**Name** - user's first name is collected for product personalization purposes.