

FACTS WHAT DOES NORMANGEE 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> <table border="0"> <tr> <td> Social Security number</td> <td> Transaction or loss history</td> </tr> <tr> <td> Account balances</td> <td> Credit history</td> </tr> <tr> <td> Payment history</td> <td> Checking account information</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		Social Security number	Transaction or loss history	Account balances	Credit history	Payment history	Checking account information
Social Security number	Transaction or loss history							
Account balances	Credit history							
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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 Normangee State Bank chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information	Does Normangee 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	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 nonaffiliates to market to you	No	We don't share						
Questions?	Call 936-396-3611 or go to www.normangeestatebank.com							

What We Do	
How does Normangee 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 Normangee State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> l Open an account l Apply for financing l Give us your contact information l Provide your mortgage information l Make a wire transfer 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 <ul style="list-style-type: none"> l sharing for affiliates' everyday business purposes - information about your creditworthiness l affiliates from using your information to market to you l sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. l <i>Normangee State Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. l <i>Normangee State Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. l <i>Our joint marketing partners include TIB, The Independent Bankers Bank, a credit card company.</i>
Other Important Information	
<p>For Texas Customers. The Normangee State Bank 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 the Normangee State Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. 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@dob.texas.gov, Website: www.dob.texas.gov.</p> <p>If you have a complaint , first contact customer service of Normangee State Bank at (936) 396-3611, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint To: Texas Department of Banking through one of the means indicated below: In person, or by U.S. 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@dob.texas.gov, Website: www.dob.texas.gov.</p>	