

**FACTS****WHAT DOES FIRST STATE BANK OF DEQUEEN DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
<b>How?</b>	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 <b>FIRST STATE BANK OF DEQUEEN</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First State Bank of DeQueen 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 Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' 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 affiliates to market to you	No	We Do Not Share
For non-affiliates to market you	No	We Do Not Share

**Questions?**Call **870-642-4423**

Who we are	
Who is providing this notice?	First State Bank of DeQueen
What we do	
How does First State Bank of DeQueen 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.
How does First State Bank of DeQueen collect my personal information?	<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>▪ 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.</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"> <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 non-affiliates to market you</li> <li>▪</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account OR Your choices will apply to everyone on your account – unless you tell us otherwise.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b>First State Insurance</b></li> </ul> <p><b>First State Bank of DeQueen does not share with affiliates</b></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><b>First State Bank of DeQueen does not share with non-affiliates</b></p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><b>First State Bank of DeQueen does not jointly market</b></p>
Other important information	