



FACTS

WHAT DOES SPRING HILL 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
- Account balances
- Payment history
- Credit history
- Overdraft history
- 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 Spring Hill State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spring Hill 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 903-759-0751 or go to www.springhillbank.com

Who We Are	
Who is providing this notice?	Spring Hill State Bank, PO Box 9580, Longview, TX 75608
What We Do	
How Does Spring Hill 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 Spring Hill State Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Spring Hill 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. <ul style="list-style-type: none"> • <i>Spring Hill 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. <ul style="list-style-type: none"> • <i>A joint marketing agreement exists with TIB - Independent Bankers Bank, a credit card issuing company.</i>

Other Important Information

For Texas Customers. Spring Hill State Bank is chartered 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 Spring Hill State Bank should contact the Texas Department of Banking. Spring Hill State Bank also engages in a money transmissions and/or currency exchange business as an authorized delegate of Moneygram Payment Systems, Incorporated under Chapter 151 of the Texas Finance code. After first contacting Moneygram, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking.

Consumers may file complaints with the **Texas Department of Banking** by contacting the department through any or these methods:

In person or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294

Telephone Number: 877-276-5554 (toll free)

Fax Number 512-475-1313

E-mail: consumer.complaints@dob.texas.gov

Website: www.dob.texas.gov