

## Online Privacy Policy

Certain personal information about visitors to this web site is being collected by The First State Bank, located in Ryan, Oklahoma. Personal information is collected from you at the time transactions are conducted through the online banking service and at the time information is provided by you via email (including the name, email address, and any other information on the email header). We do not use 'cookies' to collect and track information about you.

Information is collected for the purpose of processing your transaction or request for information. The information will be used for the purposes of meeting your banking needs and requests and providing services to you in the future. We share information as permitted by law in order to provide you with better services and more options.

If you do not want your personal information collected, you may refrain from supplying the information, whether through email or the bank's online banking service.

We are taking the following steps to ensure the privacy and accuracy of the information collected from or about you: Ensuring your financial privacy is of vital importance to the bank and its employees. The bank limits employee access to confidential customer financial information to those with a business reason for knowing such information. Bank employees are trained to understand the importance of customer financial privacy and to properly handle confidential information. The bank endeavors to maintain the most accurate and up-to-date customer records possible. If you find that your account information is not correct, current, or complete; please call 580-757-2221 or write to us at PO Box 519, Ryan, OK 73565, and appropriate corrections will be made as soon as possible.

Additionally, information you submit via our online banking service is protected by encryption technology which scrambles account information to reduce the possibility of access by unauthorized individuals outside of the bank. To further protect your online banking service, the bank requires the use of multi-factor authentication consisting of an access ID, password, and additional authentication measures.

You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us and notifying us of any inaccurate or outdated information at the address or phone number on your statements.

If you have any questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to The First State Bank, PO Box 519, Ryan, OK 73565, sending a fax to (580) 757-2228, or by calling us at (580) 757-2221.

If you feel we have not met our obligations in the protection or use of your personal information, you may submit a complaint to the bank. Any complaint will be handled in compliance with the bank's Consumer Complaints Policy. Breaches of customer privacy are considered serious employee misconduct and may result in termination of the employee.

We recognize the importance of protecting the identity of children and their privacy online. Our website is not directed at children, and we do not knowingly collect or maintain personal information from children.