

Privacy Statement

Find a Branch

Locate a branch near you or call

636-940-5555

Search

Protecting Your Information

If you request information through this website, use online tools and calculators, apply online for products, subscribe to online services, complete an online form, or conduct transactions online, First State Bank and certain unaffiliated third parties with which we partner to deliver online products and services may retain the information you provide (not all of the aforementioned services may be available). To ensure your digital banking and or online application of products and services is secure, we use technology that encrypts or scrambles information so it can transfer privately between you and our network. Your digital banking information is securely linked to you through the use of a unique login ID and its associated password. We regularly review and assess new technology to protect the integrity of your information.

Personal and Sensitive User Data

We may collect personal information when you enter data into an application for new products or services or when you use our website, products, or services. Personal information may include your name, home or other physical address, Social Security number, contents of your communications with us, telephone number, and other credentials. Additionally, we may collect certain electronic data, such as your geolocation, IP address, website interactions, and device identifier.

Confidentiality, Security, and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Email Messages

If you agree to receive email messages from First State Bank, we will retain the information you provide us to deliver emails of specific interest to you. If you choose to send us an email, we may retain the content of your email message, your email address, and our subsequent response. Please be careful about the information you provide to us by email. NEVER email an account number to us. As with any public website, this channel of communication is not necessarily secure against interception.

Mobile Privacy Disclosure

What does **First State Bank** do with your personal information from the mobile application?

The mobile application requests access to information stored on your device such as location, camera, contacts, images, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account.

It is important for you to understand that:

- Before granting access to this information, you will be prompted to give the application that permission.
- If you do not wish to grant that permission, you may decline.
- If you later change your mind, those permissions can be updated in your device's settings.

Some examples of information your app will request access to are:

- Location – Your location is used to prevent fraudulent activity and to display locations near you.
- Contacts – Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared.
- Camera/Images – This app uses your camera to capture check images, take picture of receipts, scan ID, scan authorized QR codes and to conduct video chat.

Disclosing Our Privacy Commitment to Our Customers

This policy will be changed when required by law or regulation. Customers will be notified of our privacy policy notice at least annually unless a more frequent period is required by law or circumstances. If you have any questions regarding our privacy statement, you may write or phone us at:

First State Bank of St. Charles
206 North Fifth Street
St. Charles, MO 63301
Attn: Compliance Officer
(636) 940-5555

[Annual Privacy Notice \(/wp-content/uploads/2023/01/Privacy-statement-Oct-2023.pdf\)](/wp-content/uploads/2023/01/Privacy-statement-Oct-2023.pdf)

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To report a lost or stolen Debit or ATM card during normal banking hours, please call 636-940-5555.

If it is after hours, call 1-800-472-3272 and then call the bank on the following business day to order a replacement card.

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