

TEXAS BANK AND TRUST PRIVACY NOTICE

For any questions concerning our Privacy Notice, please contact us at 1-800-263-7013.

FACTS

WHAT DOES TEXAS BANK AND TRUST 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 and Income
- Account Balances and Payment History
- Credit Scores and Credit History

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Texas Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texas Bank and Trust 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	Yes	No
For joint marketing with other financial companies	No	We don't share
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

Who we are	
Who is providing this notice?	Texas Bank and Trust
What we do	
How does Texas Bank and Trust protect my personal information?	<p>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.</p> <p>We restrict access to personal & account information to only those employees who need to know to provide products and services to you.</p>
How does Texas Bank and Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - Open Accounts or Apply for a Loan - Pay Bills or Use your Credit or Debit Card - Deposit Money <p>We also collect information from others, such as consumer credit reporting agencies, affiliates and other companies.</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"> - 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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Texas Bank and Trust does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - Texas Bank and Trust does not share with nonaffiliates so they can market to you. We only share to market our products and services to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - Texas Bank and Trust does not jointly market.

Other important information

Texas Bank and Trust 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 Texas Bank and Trust should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail: Texas Department of Banking
2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294.

Telephone Number: 1-877-276-5554 (toll free).

Fax Number: 1-512-475-1313

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

Website Address: www.dob.texas.gov