

FACTS**WHAT DOES BUSINESS BANK OF TEXAS, N.A. 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 Transaction or Loss History
- ◆ Account Balances and Payment History
- ◆ Overdraft History and Credit History

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 Business Bank of Texas, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Business Bank of Texas, N.A. 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	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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- ◆ Call 512-835-6600 --our menu will prompt you through your choice(s) **OR**
- ◆ Visit us online: www.businessbankoftexas.com

Please note:

If you are a *new* customer, we can begin sharing your information _____ days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 512-835-6600 or go to www.businessbankoftexas.com

Who we are

Who is providing this notice?	Business Bank of Texas, N.A.
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What we do

How does Business Bank of Texas, N.A. 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 Business Bank of Texas, N.A. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ◆ open an account or apply for a loan ◆ Pay your bills or use your debit card ◆ deposit money
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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Business Bank of Texas, N.A. does not share with affiliates

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Business Bank of Texas, N.A. does not share with affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Business Bank of Texas, N.A. does not share with affiliates</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>Business Bank of Texas, N.A. does not share with affiliates</i>

Other Important Information



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BUSINESS BANK OF TEXAS, N.A.
PRIVACY NOTICE
INTERNET PRIVACY

- **Monitoring of Website Traffic:** We monitor the traffic flow on our website in order to enhance our online product and service offerings. As discussed below, we use "cookies" to allow us to customize our website screens based on preferences or identification that you have entered. We may also monitor your use of the financial tools, including calculators, on our website to assist us in providing better service through our website. Once you are a customer, we will record your transactions, including your access and use of your accounts(s), in order to process your online transactions and prepare your monthly statement.
- **Communication by E-Mail or through Customer Assistance:** When you send us email or a message through our Customer Assistance web page, we will record your email address, the message you sent, and our response to ensure quality customer service as well as for record retention and other account related purposes.
- **Use of Cookies:** Business Bank of Texas, N.A. uses cookies, or text strings sent by our website to your browser, to allow us to personalize your visits to our website and identify the parts you have previously seen. If you are viewing our website and product offerings, you are not required to accept our cookies. Upon entering the secured portion of the website (i.e. the account application process or accessing your account information), however, you must accept the cookies for security and monitoring purposes.
- **Personal information protection when transmitted over the Internet:** When you send us personal information through our website, we will first establish a "secure session" through the Secure Socket Layer (SSL) protocol.
- **Companies linked to our Website:** Throughout our website, we may provide links to other companies' websites with products or services we think you might find useful. These websites are not governed by Business Bank of Texas, N.A. Bank's privacy policy, and you should review their privacy policies prior to giving them any personal or financial information.