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CharterBank's Privacy Policy

Rev. 09/2011

FACTS	WHAT DOES CHARTER BANK DO WITH YOUR PERSONAL INFORMATION ?
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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.
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What ?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">* Social Security Number</td> <td style="width: 50%;">* Payment history</td> </tr> <tr> <td>* Income</td> <td>* Transaction history</td> </tr> <tr> <td>* Account balances</td> <td>* Credit history</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	* Social Security Number	* Payment history	* Income	* Transaction history	* Account balances	* Credit history
* Social Security Number	* Payment history						
* Income	* Transaction history						
* Account balances	* 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 Charter Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Charter 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	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

Questions ?	Call 361-241-7681 or go to www.charterbankcc.com
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What We Do	To protect your personal information from unauthorized access and use, we use
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How does Charter Bank protect my personal information ?	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 Charter Bank collect my personal information ?	We collect your personal information, for example, when you * Open an account *Apply for a loan * Deposit money * Make deposits or withdrawals from * Pay your bills your account We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing ?	Federal law gives you the right to limit only * 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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. * Charter Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. * Charter Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. * Charter Bank doesn't jointly market.

Other Important Information

For Texas Customers. Charter 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 Charter Bank should contact the Texas Department of Banking. Charter Bank also engages in the business of selling travelers checks as an agent for American Express Company which company is licensed under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the following means: In person or by U.S.Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554 ; Fax No. (512) 475-1313 ; Email: ; Website: .

Online Privacy


Visitors to [CharterBank's](#) Web site remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- IP Address (A numeric identifier utilized on the Internet)
- Web browser used
- City, State, and Country

[CharterBank](#) may use this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information via e-mail or our online feedback section. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

[CharterBank](#) is committed to ensuring the privacy of its customers' personal information. For more information regarding our Privacy Policy, contact us at any of our locations identified below.

	10502 Leopard Street Corpus Christi, TX 78410 Phone : 361 241 7681 Fax : 361 241 3544 24hour : 361 265 9383	801 Navigation, Ste 100 Corpus Christi, TX 78408 Phone : 361 884 7681 Fax : 361 884 2401 24hour : 361 265 9383	3701 Saratoga Blvd Corpus Christi, TX 78415 Phone : 361 855 3701 Fax : 361 851 2068 24hour : 361 265 9383	711 Highway 35 North Rockport, TX 78382 Phone : 361 790 7676 Fax : 361 790 8920 24hour : 361 790 7744	Member FDIC
	