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### Online Banking Login

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# **Privacy Policy**

FACTS	What does Cierra Bank 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?	<ul> <li>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</li> <li>Social Security numbers</li> <li>Account balances</li> <li>Payment history</li> <li>Transaction history</li> <li>Account transactions</li> <li>Checking account information</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this</li> </ul>
How?	notice.         All financial institutions need to share customers' personal information to run their everyday

personal information; the reasons **Cierra Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Does Cierra 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	Νο
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 nonaffiliates to market to you:	No	We Don't Share

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Call 940-549-2040 or go to www.cierabank.com

What we do				
How does Cierra Bank 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. 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 Cierra Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you:</li> <li>Open an account</li> <li>Pay your bills</li> <li>Apply for a loan</li> <li>Make deposits or withdrawals from your account</li> <li>Give us your contact information</li> <li>We also collect your personal information from other companies.</li> </ul>			
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only:</li> <li>sharing for affiliates' everyday business purposes—information about your credit worthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>			

Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. • <b>Cierra Bank</b> does not share with our affiliates	
Non Affiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>Cierra Bank does not share with non-affiliates so they can market to you.</li> </ul>	

A formal agreement between non affiliated financial companies that together market financial products or services to you.

• Cierra Bank does not jointly market.

#### **Other important Information**

Ciera Bank is chartered, licensed or registered 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 Ciera Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Blvd.,Suite 300 Austin, TX 78705-4294

By Telephone to No.: 877/276-5554 By E-mail to: consumer.complaints@dob.texas.gov By Fax to No.: (512)475-1313 By Website to: www.dob.texas.gov

#### **GRAHAM**

623 Elm St. P.O. Box 540 Graham, TX 76450 P: (940) 549-2040 F: (940) 549-4574

#### **BRYSON**

300 Dempsey Bryson, Texas 76427 P: (940) 392-2511 F: (940) 392-2234

#### **ALEDO**

301 FM 1187 S Aledo, TX 76008 P: (817) 441-5200 F: (817)441-5201

#### **FLOWER MOUND**

1801 Cross Timbers Flower Mound, TX 75028 P: (972) 539-1849 F: (972) 539-1860

#### **HICKORY CREEK**

3970 FM 2181 Suite 100 Hickory Creek, TX 75065 P: (940) 321-0135 F: (940) 321-0137

#### **AUBREY**

958 Hwy 377 Soutł Aubrey, TX 76227 P: (940) 440-9100 F: (940) 440-9102 321 W. Oak Street Denton, TX 76201 P: (940) 442-5320 F: (940) 442-5325

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### FORT WORTH

Fort Worth, TX 76102 T: (800) 287-8522 P: (817) 335-5955 F: (817) 336-0151

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**NOTICE:** By federal law, as of 1/1/2013, funds in a noninterest-bearing transaction account (including an IOLTA/IOLA) will no longer receive unlimited deposit insurance coverage, but will be FDIC insured to the legal maximum of \$250,000 for each ownership category. For more information, visit www.fdic.gov.

















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