

FACTS**WHAT DOES LIBERTY 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?

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 credit history
- account balances and payment history
- overdraft history and credit scores

When you are *no longer* our customer, we may continue to share your information as described in this notice.

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 Liberty Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Liberty 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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 817-656-0038 or go to www.libertydfw.com

What we do

<p>How does Liberty Bank protect my personal information?</p>	<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>How does Liberty Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or pay your bills ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Liberty Bank has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Liberty Bank does not share with nonaffiliates so they can market to you</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Liberty Bank does not jointly market</i>

Other important information

Additional Sharing: Liberty Bank may share certain information about you as allowed and to the full extent provided in subsection 314(b) of Public Law 107–56.

State Law: Currently there are no additional rights to limit sharing under Texas State law.

Texas Consumer Complaint Process: Liberty 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 Liberty Bank should contact the Texas Department of Banking.

After first contacting Liberty Bank, if you still have an unresolved complaint regarding the company's money services activities; please direct your complaint to the Texas Department of Banking.

In Person or U.S. Mail: Texas Department of Banking, 2601 N. Lamar Boulevard, Suite 300, Austin, TX 78705-4294
 Telephone No.: 1-877-276-5554 (toll free)
 Fax No: 512-475-1313
 E-Mail: consumer.complaints@dob.texas.gov
 Website: www.dob.texas.gov