

[Home \(http://www.patriotbankusa.com\)](http://www.patriotbankusa.com) > Privacy Policy

Privacy Policy

At Patriot Bank we recognize the importance placed on privacy and confidentiality of all financial information. Our Customer Information Privacy Policy serves as a standard for all Patriot Bank employees for collection, use, retention, and security of individual customer information.

What does Patriot 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 account balances
- Employment information and assets
- Credit history and credit scores

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

Reasons we can share your personal information	Does Patriot 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	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	Yes	Yes
For our affiliates' everyday business purposes, information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call toll free 1-888-400-7175 – our menu will prompt you through your choices.

Please note: If you are a *new* customer, we can begin sharing your information 30 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 toll-free 1-888-400-7175

What we do

How does Patriot 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.

How does Patriot Bank collect my personal information?

We collect your personal information, for example when you:

- open an account or give us your income information
- show your driver's license or apply for a loan
- provide employment information

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 non-affiliates to market to you

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>Our affiliates include financial companies such as mortgage companies</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">▪ <i>Patriot Bank does not share with non-affiliates so they can market to you</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>Patriot Bank doesn't jointly market</i>

Consumer Complaints

Patriot 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 Patriot Bank should contact the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail
Texas Department of Banking
2601 North Lamar Boulevard, Suite 300

Austin, TX 78705-4294

Telephone Number 1-877/276-5554 (toll free)

Fax Number 512/475-1313

E-mail Address consumer.complaints@dob.texas.gov (<mailto:consumer.complaints@dob.texas.gov>)

Website Address www.dob.texas.gov (<http://www.dob.texas.gov/>)

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[Sitemap \(http://www.patriotbankusa.com/sitemaps/\)](http://www.patriotbankusa.com/sitemaps/) | [Our Branches \(http://www.patriotbankusa.com/our-branches/\)](http://www.patriotbankusa.com/our-branches/) |

[Terms & Conditions \(http://www.patriotbankusa.com/terms-conditions/\)](http://www.patriotbankusa.com/terms-conditions/) |

[Excessive or Luxury Expenditure Policy \(http://patriotbank.amusedigital.com/wp-content/uploads/2014/03/Excessive-or-Luxury-Expenditure-Policy.pdf\)](http://patriotbank.amusedigital.com/wp-content/uploads/2014/03/Excessive-or-Luxury-Expenditure-Policy.pdf) |

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