



Your safety and security is very important to us.

FACTS	What does Platinum 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 information • Account transactions and account balances • Wire transfer instructions and overdraft history	
	When you are <i>no longer</i> our customer, we 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 Platinum Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal info	Do we 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:	No	We don't share

information about your creditworthiness		
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 (806) 792-5300 or visit www.platinumbanktexas.com	
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Who we are		
Who is providing this notice?	Platinum Bank	

What we do		
How does Platinum 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 Platinum Bank collect my personal information?	We collect your personal information, for example, when you: • Give us your contact information or open an account • Provide account information or make a wire transfer • Apply for a loan 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 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. • Platinum Bank has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Platinum Bank does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • Platinum Bank doesn't jointly market.

Other Important Information: For Texas Customers

Platinum 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 Platinum Bank should contact the Texas Department of Banking through one of the means indicated below:

In person; or by U.S. Mail:

Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, Texas 78705-4294 **By Phone:**

TF: 1 (877) 276-5554 **P:** (512) 475-1300

or Online:

Email Consumer Complaints www.dob.texas.gov



Our Routing #111325713



FDIC EDIE Calculator



Lost/Stolen Card?



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Platinum Bank: Notice of changes in temporary FDIC insurance coverage for transaction accounts: By operations of federal law, beginning January 1, 2013, funds deposited in a noninterest bearing transaction account (Including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning, January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,00.00), for each deposit insurance ownership category. For more information visit www.fdic.gov.







Home Office

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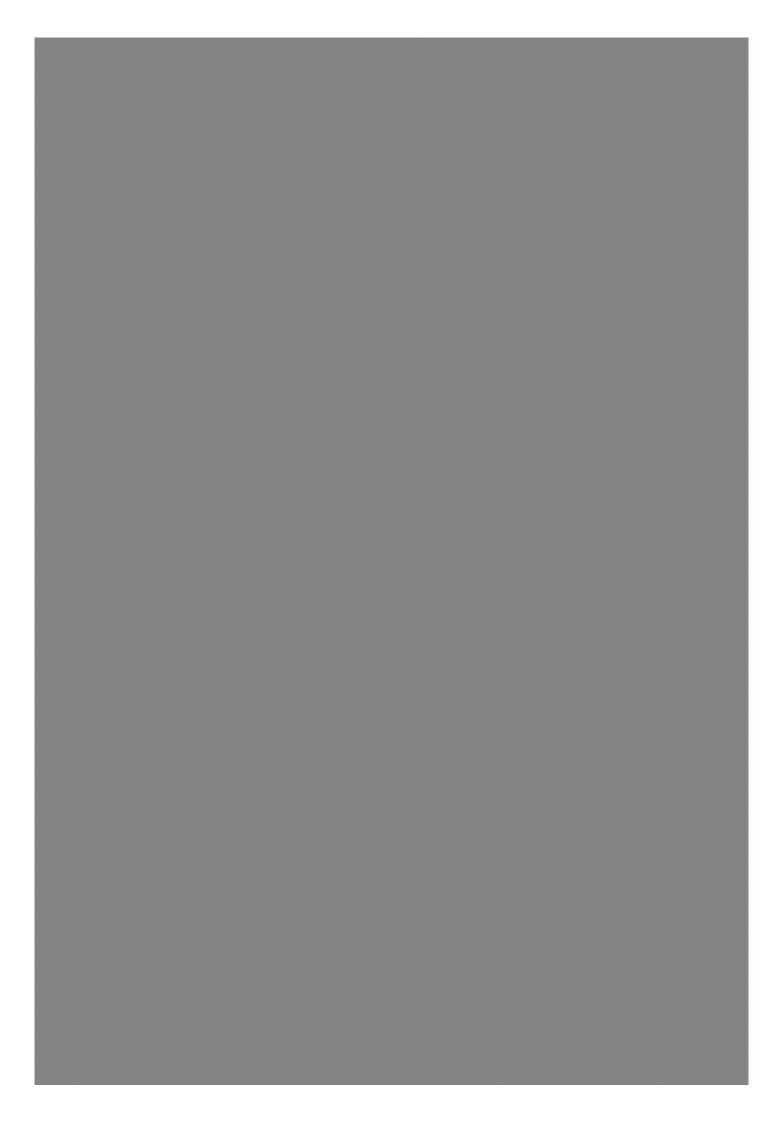


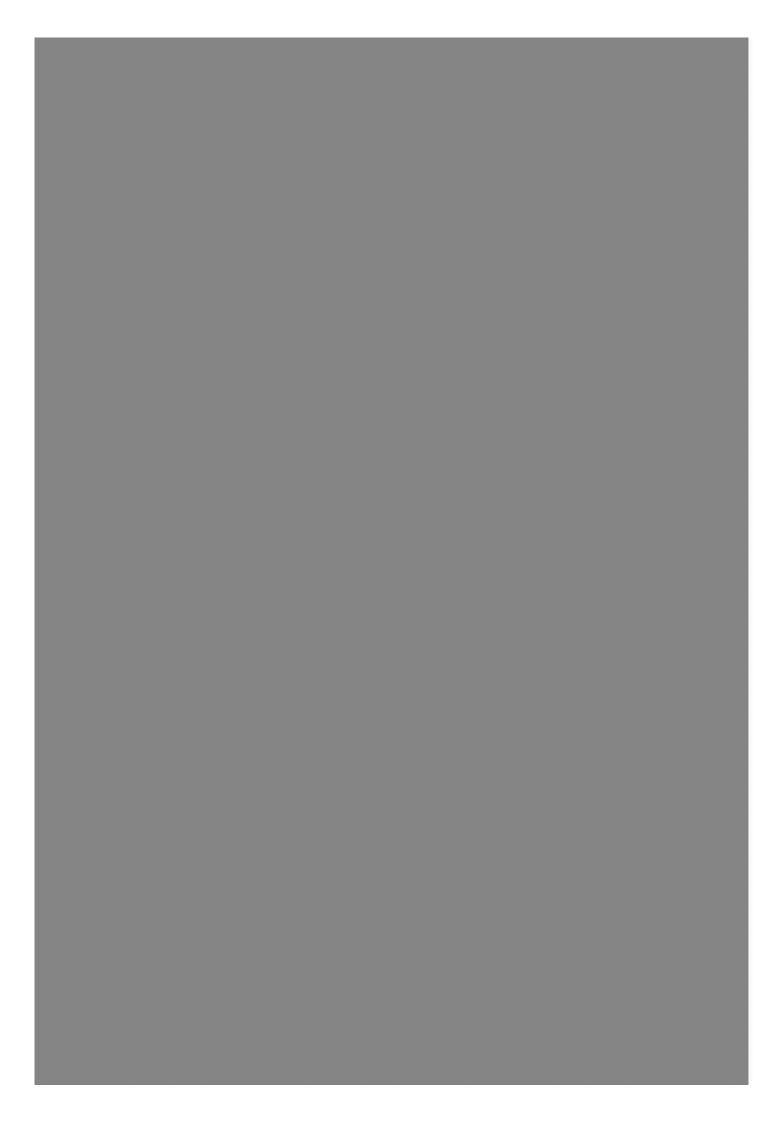














To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.

Please note: These links will navigate you away from our domain.

We are not responsible for and have no control over the content or subject matter of these external links.

