

FACTS	WHAT DOES POST OAK BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?
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Who?	This notice is provided by Post Oak Bank, N.A.
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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 may include:</p> <ul style="list-style-type: none"> > Social Security number and other identification information > Account balances, payments and transaction histories > Credit history and credit scores > Income and assets
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How?	All financial companies need to share a customer's personal information to run their everyday business. In the section below, we list the reasons financial companies may share their customer's personal information; the reasons Post Oak Bank, N.A. chooses to share; and whether you may limit this sharing.
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Reasons we can share your personal information	Does Post Oak Bank, N.A. share information?	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 do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For our nonaffiliates to market to you	No	We do not share

Questions?	Call 713-439-3900 or go to postoakbank.com
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Revised: 12/2010

What we do	
How does Post Oak Bank, N.A. 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, secured files and buildings. We use physical, electronic and procedural safeguards to help prevent unauthorized access to customer information, and periodically test and update our safeguards. We train and regularly educate our employees about the importance of maintaining the confidentiality of customer information and the proper handling of customer information.
How does Post Oak Bank, N. A. collect my personal information?	We collect your personal information, for example, when you: <ol style="list-style-type: none"> 1. Apply for products or services; 2. Make deposits, withdrawals from your account or payments to your loan; or 3. Use your debit card, On-Line Banking or bill pay service.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ol style="list-style-type: none"> 1. sharing for affiliates' everyday business purposes - information about your creditworthiness; 2. affiliates from using your information to market to you; and 3. sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ol style="list-style-type: none"> 1. We do not have affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ol style="list-style-type: none"> 1. We may disclose customer information about you to credit reporting agencies. 2. In response to a subpoena or court order as required by certain federal and state laws. 3. To help complete a transaction initiated by you and pursuant to your request or authorization.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ol style="list-style-type: none"> 1. We do not share information for joint marketing purposes.