

FACTS		WHAT DOES SOUTHSIDE BANK DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.		
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include:		
	<ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Account balances</li> <li>• Payment history</li> </ul>	<ul style="list-style-type: none"> <li>• Transaction history</li> <li>• Credit history</li> <li>• Account transactions</li> </ul>	
	When you are <i>no longer</i> our customer, we will continue to adhere to the privacy policies and practices as described in this notice.		
<b>How?</b>	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 Southside Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Southside Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences		No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness		No	We don't share
<b>For our affiliates to market to you</b>		No	We don't share
<b>For nonaffiliates to market to you</b>		No	We don't share
<b>Questions?</b>	Call 903-531-7111 or go to <a href="http://www.southside.com">www.southside.com</a>		
<b>What we do</b>			
<b>How does Southside Bank protect my personal information?</b>	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.		
<b>How does Southside Bank collect my personal information?</b>	We collect your personal information, for example, when you		
	<ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> </ul>	<ul style="list-style-type: none"> <li>• Give us your income information</li> <li>• Give us your contact information</li> </ul>	
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.		
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.		
<b>Definitions</b>			
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Southside Bank does not share with our affiliates.</i></li> </ul>		
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Southside Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>		
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		

• *Our joint marketing partners include insurance companies, financial service companies and an investment advisory firm.*

### Other Important Information

**For Texas Customers.** Southside 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 the Southside Bank should contact the Texas Department of Banking.

Southside Bank also engages in the business of selling checks as an agent for MoneyGram Payment Systems, Inc. and American Express. These companies are licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. After first contacting MoneyGram Payment Systems, Inc. or American Express, a customer that still has an unresolved complaint concerning sale of checks activities should contact the Texas Department of Banking.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov), Website: [www.dob.texas.gov](http://www.dob.texas.gov).