



Privacy Policy

Rev. July 2013

FACTS	WHAT DOES SOUTHWESTERN NATIONAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account balances and Payment history ▪ Transaction history and Credit history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Southwestern National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southwestern National 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	Yes	No
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 nonaffiliates to market to you	No	We don't share

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt out of the disclosure.

Questions?	Call 713-771-9700 or go to www.swnbk.com
-------------------	---

What we do	
How does Southwestern National 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. The Bank will protect consumer privacy by ensuring that only employees who have a business reason for knowing information have access to it. For example, information in loan files can only be accessed by employees who work in the loan origination or loan operations department.
How does Southwestern National Bank collect my personal information?	<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. ▪ Deposit money or Make a wire transfer. ▪ Show your driver's license. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<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

- sharing for affiliates everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Southwestern National Bank does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Southwestern National Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<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>Our joint marketing partner includes The Independent BankersBank (TIB), a credit card company.</i>