

**FACTS** **WHAT DOES TEJAS 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 and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> <li>• When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>
<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 Tejas Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DO WE SHARE?	CAN YOU LIMIT?
<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>	No	We Don't Share
<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 nonaffiliates to market to you:</b>	No	We Don't Share

**QUESTIONS?** Call 432-639-2543 or 432-943-4230 or go to [www.mytejasbank.com](http://www.mytejasbank.com)

<b>WHAT WE DO</b>	
How does Tejas 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 Tejas Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bill or apply for a loan</li> <li>• use your debit or credit card</li> </ul> We also collect your personal information from others, such as credit card bureaus, affiliates, or other companies.
Why can't I limit all sharing?	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 non-affiliates 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.

**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"> <li>• Tejas Bank has no Affiliates.</li> </ul>
Non Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Tejas Bank does not share with non Affiliates so they can market to you.</li> </ul>
Joint Marketing	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Tejas Bank does not jointly market.</li> </ul>

**OTHER IMPORTANT INFORMATION**

For Texas Customers. The Tejas Bank is chartered, licenced 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. Tejas Bank also engages in the business of selling stored value cards as an agent for TIB The Independent BankersBank, which is licensed under the laws of Texas and is subject to regulatory oversight by the Texas Department of Banking.

After first contacting Tejas Bank, if you still have an unresolved complaint regarding the company's stored value card activity, please direct your complaint to the Texas Department of Banking.

Any Consumer wishing to file a complaint against Tejas Bank should contact the Texas Department of Banking through one of the means indicated below:

**Texas Department of Banking**

2601 North Lamar Boulevard

Suite 300

Austin, Texas 78705-4294

Toll Free: (877) 267-5554

Fax No. (512) 475-1313

E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website: <http://www.dob.texas.gov>