

FACTS**WHAT DOES TEXAS 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, name, address and income
- account balances, payment history and account transactions
- credit history and credit scores

When you are *no longer* 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 Texas Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texas 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	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— information about your creditworthiness	No	We don't share
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 (903)657-1466 or go to www.texasbnk.com

What we do**How does Texas 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 restrict access to personal information about you to those employees we have determined need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards to keep information about you safe. Texas Bank uses generic routing encapsulation (GRE) and digital encryption to protect the privacy of the data moving through its networks.

<p>How does Texas Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Texas Bank does not share with our affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include check ordering companies, insurance companies, other financial companies, and abstract companies</i>
<p>Joint marketing</p>	<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>Texas Bank does not jointly market</i>

Other important information

Texas Bank engages in the business of selling checks as a company licensed under the laws of the State of Texas and subject to regulatory oversight by the Texas Department of Banking. If you have a complaint, first contact the compliance department of Texas Bank at (903)657-1466, if you still have an unresolved complaint regarding the sale company's money transmission or currency exchange activity, please direct your complaint to:

Texas Department of Banking
2601 Lamar Blvd, Ste 300
Austin Texas 78705-4294,
1-877-276-5554 (toll free),
or www.banking.state.tx.us.