



WHO WE ARE

DEPOSIT PRODUCTS

TEXAS BANK MORTGAGE

CONSUMER LOAN PRODUCTS

COMMERCIAL LOAN PRODUCTS

ONLINE BANKING

CONTACT US

PRIVACY POLICY

Privacy Policy

At Texas Bank Financial, we work diligently to maintain your trust by keeping your personal information private and safe.

We understand the importance of your privacy and are committed to protecting it at all times.



Texas Bank Financial Privacy Policy

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 and income
- Credit history and employment information
- Transaction history & payment

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 Financial chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Information	Do We Share?	Can You Limit?
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	Yes	No
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

Questions? Call 817-596-9998 or toll free 1-888-556-2676

Who We Are

Who is providing this notice? Texas Bank Financial

Who We Do

How does Texas Bank Financial 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 collect your personal information, for example, when you:

How does Texas Bank Financial collect my personal information?

- Open an account or deposit money
- Apply for a loan or apply for financing
- Provide your mortgage information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only:

Why can't I limit all sharing?

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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	Companies related by common ownership or control. They can be financial and non financial companies. Our affiliates include financial companies such as Texas Bank-Brownwood.
Non Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Texas Bank Financial does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. Our joint marketing partners include Nationstar Mortgage, LLC.

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

For Texas Customers. Texas Bank Financial is chartered 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 Texas Bank Financial should contact the Texas Department of Banking through one of the means indicated below. Texas Bank Financial also engages in the business of selling checks as an agent for American Express, which company is licensed under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. Any Consumer wishing to file a complaint against Texas Bank Financial or American Express concerning the sale of check activities should contact the Texas Department of Banking by one of the following means:

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