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## ONLINE BANKING

User ID



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## **Privacy Policy**

WHAT DOES Texas Champion Bank **FACTS** DO WITH YOUR PERSONAL INFORMATION? Rev. 12/20/2010

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.

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
- Transaction history and Account balances
- Checking account information and Wire transfer instructions

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 Champion Bank chooses to share; and whether you can limit this sharing

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Reasons we can share your personal information	Does Texas Champion Bank share?	Can you limit this sharing?		
For our every day 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	No	We don't share		
For joint marketing with other financial companies	No	We don't share		
For our affiliates' everyday busuiness purposes— information about your transactions adn experiences	No	We don't share		
For our affiliates' everyday busuiness purposes— information about your creditworthiness	No	We don't share		
For nonaffiliates to market to you	No	We don't share		
Questions? Call (361) 668-8301		<u> </u>		

What we do	
How does Texas Champion 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 Texas Champion Bank collect my personal information?	We collect your personal infomation, for example, when you  Open an account or Apply for a loan Apply for insurance or Make a wire transfer Provide account information  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only  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  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.  • Texas Champion Bank does not share with our affiliates. Our affiliates include Producers Ag Finance
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non financial companies.  • Texas Champion Bank does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Texas Champion Bank does not jointly market.

Other Important Information

Special Notice For Texas Residents

HOW TO FILE A COMPLAINT We are chartered, licensed and/or registered under the laws of the State of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:

In Person or by U.S Mail:	Texas Department of Banking Consumer Assistance Activities 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294		
Telephone Number:	(877) 276-5554		
Fax Number:	(512) 475-1313		
E-Mail:	consumer.complaints@dob.texas.gov		
Department Website:	www.dob.texas.gov		