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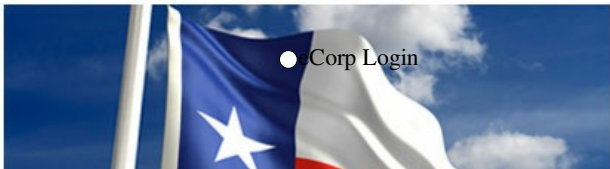

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Customer Service Line
(956) 217-7177

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24-Hour Telebank
1-888-862-TTNB (1862)

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Mercedes Locations

201 S. Texas
Ph: (956) 565-2485
Fx: (956) 565-5050



Edinburg Location

4908 S. Jackson
Ph: (956) 217-7100
Fx: (956) 217-7150



Your Financial Privacy at Texas National Bank

FACTS	WHAT DOES TEXAS 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:

	<div>Social Security number</div> <div>Account balances</div> <div>Payment history</div>	<div>Transaction history</div> <div>Credit history</div> <div>Credit scores</div>
	When you are <i>no longer</i> 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 National Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Texas 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	No	We don't share
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 non-affiliates to market to you	No	We don't share
Questions?	Call 956-217-7100	

What We Do

<p>How does Texas National Bank protect my personal information?</p>	<p>To Protect your personal information from unauthorized access and use, we use security measure that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We also maintain other physical electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p>How does Texas National 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 Apply for a loan Provide account information Give us your contact information Show your driver's license <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 non-affiliates 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 non-financial companies.</p> <p>Texas National Bank has no affiliates.</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Texas National Bank does not share with non-affiliates so they can market to you</p>

	so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Texas National Bank doesn't jointly market.</p>

Other Important Information

For Texas Credit Union Customers. This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. Any customer wishing to file a complaint against the credit union should contact the Texas Credit Department through one of the means indicated below: In person, or by U.S. Mail: 914 East Anderson Lane, Austin Texas 78752-1699; Telephone Number (512) 832-9236; Fax number (512) 832-0278; E-Mail: complaints@tcud.state.tx.us, Website: www.tcud.state.tx.us

For Texas Customers. The Texas National Bank is chartered, licensed 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. Any consumer wishing to file a complaint against the Texas National Bank should contact the Texas Department of Banking through one of the following means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.

For Texas Customers. The Texas National Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Texas National Bank should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294; Telephone No. (877) 276-5550; Fax No. (512) 475-1505; E-mail: smlinfor@sml.state.texas.us



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