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# **Privacy Policy**

Effective Date: January 31, 2013

Tradition Bank recognizes the importance our customers place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

### Internet Banking Cookies

Our Internet banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. The Internet banking cookie facilitates the processing of multiple transactions during a session without requiring you to reenter your passcode for each individual transaction. The cookies for Internet banking simply provide another level of security for our Internet banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your passcode. We do not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet banking product.

### External 3rd Party Links

Our website may include numerous links to other 3rd party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. When you visit these sites, you will leave our website and will be redirected to another site. Tradition Bank is not responsible for the content, integrity of the information contained in, or privacy practices of other such sites.

### Privacy of Children

This financial institution respects the privacy of children. We do not knowingly collect names, emails addresses, or any other personally identifiable information from children. We do not knowingly market to children, nor do allow children under 18 to open online accounts.

Our website may include linked 3rd party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information.

FACTS	WHAT DOES TRADITION 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 and income  • Account balance and payment history  • 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 Tradition Bank chooses to share; and whether you can limit this sharing.

		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 to 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



## Latest News

## 5/1/2014

"Give Back A Smile"...Celebrate Dr. Randy Mitchmore's Book Launch and Help a Great Cause!

### 4/26/2014

Help Keep Montrose Clean & Green Recycle Event

Join Us for Trolley Tunes Concerts at Bellaire's New Pavilion in the Park!

# Regulatory Disclosures

Click here to read regulatory information and disclosures.

## **Featured Products**

Need a better way to manage cash flow?





Like Share 116 people like this. Sign Up to see what your friande lika







For our affiliates' everyday business purposes -	No	We don't share
Information about your transactions and		
experiences		
For our affiliates' everyday business purposes -	No	We don't share
Information about your creditworthiness		
For non-affiliates to market to you	No	We don't share

# Questions?

Call 713.666.2511 or go to traditionbank.com

What we do	
How does Tradition 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 non-public personal information about you only to those employees who need to know that information to provide products or services to you.
How does Tradition Bank collect my personal information?	We collect your personal information, for example, when you  Open an account or deposit money Pay your bills or apply for a loan Use your credit or debit card 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 non-affiliates to market to you     State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.  • Tradition Bank has no affiliates.
Non -affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  Tradition Bank does not share with non-affiliates 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.  • Tradition Bank does not jointly market.

# HOW TO FILE A COMPLAINT

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

In Person or U.S. Mail:	2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294
Telephone No.:	(877)-276-5554 (toll free)
Fax No.:	(512)-475-1313
E-mail:	consumer.complaints@dob.texas.gov
Website:	www.dob.texas.gov

# COMO SOMETER UNA QUEJA

Tradition Bank está regularizado por las leyes del estado de Texas y por ley está sujeto a descuido regulatorio por el Departamento Bancario de Texas. Cualquier consumidor que desee presentar una queja en contra de Tradition Bank deberá comunicarse con el Departamento Bancario de Texas por uno de los medios indicados a continuación:

En persona o por correo:	2601 North Lamar Boulevard, Suite 300
	Austin, Texas 78705-4294
Número de Teléfono:	(877)-276-5554 (toll free)
Número de Fax:	(512)-475-1313
Correo electrónico:	consumer.complaints@dob.texas.gov
Website:	www.dob.texas.gov

## CÁCH NỘP ĐƠN KHIẾU NẠI

Tradition Bank được thành lập đúng theo luật lệ của tiểu bang Texas, ngân hàng hoạt động dưới quyền kiểm soát của Texas Department of Banking. Nếu khách hàng cần khiếu nại về ngân hàng hoặc cách ngân hàng hán chi phiếu, vin liên lạc trực tiến với Texas Department of Banking hằng

- 5	
Bằng bưu điện :	2601 North Lamar Boulevard, Suite 300
	Austin, Texas 78705-4294
Điện thoại:	(877)-276-5554 (toll free)
Điện thư:	(512)-475-1313
Điện toán:	consumer.complaints@dob.texas.gov
Mạng lưới điện toán:	www.dob.texas.gov

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