FACTS	WHAT DOES WALLIS STATE B INFORMATION?	SANK DO WITH YOUR PE	RSONAL
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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</li> <li>Social Security number</li> <li>Account balances</li> <li>Payment history</li> <li>Wire transfer instructions</li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>		
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 Wallis State Bank chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Wallis State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes -</b> 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
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences		No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions?	<b>Call</b> 713-935-3700		

information?safeguards and secured files and buildings. 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.How does Wallis State Bank collect my personal information?We collect your personal information, for example, when you • Open an account • Provide account information • Make a wire transfer • Use your credit or debit cardWhy can't I limit all sharing?Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditivorthiness • 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 sharin See below for more on your rights under state law.DefinitionsCompanies related by common ownership or control. They can be financial and non-financial companies. • Wallis Bancshares, Inc and Wallis Capital TrustNonaffiliatesCompanies not related by common ownership or control. They can be financial and non-financial companies. • Wallis State Bank does not share with nonaffiliates so they can market to you.Joint MarketingA formal agreement between nonaffiliated financial companies that together mark financial products or services to you.			
protect my personal information?security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. 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.How does Wallis State Bank collect my personal information?We collect your personal information, for example, when you • Open an account • Apply for a loan • Make a wire transfer • Use your credit or debit cardWhy 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 • sharing for more on your rights under state law.DefinitionsCompanies related by common ownership or control. They can be financial and non-financial companies. • Wallis Bancshares, Inc and Wallis Capital TrustNonaffiliatesCompanies not related by common ownership or control. They can be financial and non-financial companies. • Wallis State Bank does not share with nonaffiliates so they can market to you.Joint MarketingA formal agreement between nonaffiliated financial companies that together mark financial products or services to you.	What We Do		
collect my personal information?Open an accountProvide account informationApply for a loanMake a wire transferUse your credit or debit cardWhy can't I limit all sharing?Federal law gives you the right to limit onlysharing for affiliates' everyday business purposes - information about your creditworthinessaffiliates from using your information to market to you sharing for nonaffiliates to market to you sharing for nonaffiliates to market to you state laws and individual companies may give you additional rights to limit sharin See below for more on your rights under state law.DefinitionsAffiliatesCompanies related by common ownership or control. They can be financial and non-financial companies.Wallis Bancshares, Inc and Wallis Capital TrustNonaffiliatesCompanies not related by common ownership or control. They can be financial and non-financial companies.Wallis State Bank does not share with nonaffiliates so they can market to you.Joint MarketingA formal agreement between nonaffiliated financial companies that together mark financial products or services to you.	protect my personal	security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom	
<ul> <li>sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharin See below for more on your rights under state law.</li> <li>Definitions</li> <li>Affiliates</li> <li>Companies related by common ownership or control. They can be financial and non-financial companies.</li> <li><i>Wallis Bancshares, Inc and Wallis Capital Trust</i></li> <li>Nonaffiliates</li> <li>Companies not related by common ownership or control. They can be financial an non-financial companies.</li> <li><i>Wallis State Bank does not share with nonaffiliates so they can market to you.</i></li> <li>Joint Marketing</li> </ul>		<ul> <li>Open an account</li> <li>Apply for a loan</li> <li>Provide account information</li> <li>Make a wire transfer</li> </ul>	
Affiliates       Companies related by common ownership or control. They can be financial and non-financial companies.         • Wallis Bancshares, Inc and Wallis Capital Trust         Nonaffiliates       Companies not related by common ownership or control. They can be financial and non-financial companies.         • Wallis State Bank does not share with nonaffiliates so they can market to you.         Joint Marketing       A formal agreement between nonaffiliated financial companies that together mark financial products or services to you.	Why can't I limit all sharing?	<ul> <li>sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
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• IT allis State Dank doesn't joinity market.	Joint Marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li><i>Wallis State Bank doesn't jointly market.</i></li> </ul>	

## **Other Important Information**

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For Texas Customers, The Wallis State 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 Wallis State Bank should contact the Texas Department of Banking.

The Wallis State Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of American Express under Chapter 151 of the Texas Finance Code. After first contacting American Express, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or by U.S. Mail:	Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294
Telephone Number:	1-877-276-5554 (toll free)
Fax Number:	512-475-1313
E-mail Address:	consumer.complaints@dob.texas.gov
Website:	www.dob.texas.gov