

ONLINE BANKING

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Disclosures

Rev. 06/2013

FACTS WHAT DOES WESTBOUND 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 account balances
- ▶ Payment history and transaction or loss history
- ▶ credit history and checking account information

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

Reasons we can share your personal information	Does Westbound 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	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions? Call 713-554-7615 or go to westboundbank.com

What we do

How does Westbound 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 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 Westbound Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▶ open an account ▶ apply for a loan ▶ use your credit or debit card ▶ make a deposit or withdrawals fro your account ▶ make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 nonaffiliates 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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ Westbound Bank has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▶ Westbound Bank does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▶ Our joint marketing partners include TIB-The Independent Bankers Bank, only if you apply for a Westbound Bank Credit Card.

Other important information	
HOW TO FILE A COMPLAINT	
<p>Westbound 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 customer wishing to file a complaint against Westbound Bank should contact the Texas Department of Banking.</p> <p>Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:</p>	
<p>IN PERSON or U.S. MAIL:</p> <p>Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, Texas 78705-4294 E-mail: consumer.complaints@dob.texas.gov</p>	<p>TELEPHONE NUMBER: 1-877-276-5554 (toll free)</p> <p>FAX NUMBER: 512-475-1313</p> <p>WEBSITE: www.banking.state.tx.us</p>
<p>Notify Us of Inaccurate Information We Report to Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy (ies) should be sent to us at the following address: Westbound Bank 655 West Grand Parkway South Katy, Texas 77494.</p>	

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