



**FACTS WHAT DOES WESTERN COMMERCE BANK (WCB) 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 balances, overdrafts, 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 **WCB** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does WCB 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 800-922-9028 about your Financial Privacy

**Who we are**

**Who is providing this notice?** Western Commerce Bank

**What We Do**

**How does Western Commerce 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 Western Commerce 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 card 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 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.

*Western Data Services Inc.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.

*Bank Consultants Inc*

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

*Texas Independent Bankers (TIB)*

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