

FACTS

WHAT DOES TEXAS BANK AND TRUST 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and Income - Account Balances and Payment History - Credit Scores and Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Texas Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texas Bank and Trust 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 nonaffiliates to market to you	No	We don't share

Questions?	Call 800.263.7013 or go to https://www.texasbankandtrust.com/contact
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Who we are

Who is providing this notice?

Texas Bank and Trust

What we do

How does Texas Bank and Trust 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 personal & account information to only those employees who need to know to provide products and services to you.

How does Texas Bank and Trust collect my personal information?

We collect your personal information, for example, when you

- Open Accounts or Apply for a Loan
- Pay Bills or Use your Credit or Debit Card
- Deposit Money

We also collect information from others, such as consumer credit reporting agencies, affiliates and 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 nonfinancial companies.

- Texas Bank and Trust does not share with our affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Texas Bank and Trust does not share with nonaffiliates so they can market to you.

Joint marketing

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

- Texas Bank and Trust does not jointly market.

Other important information

Texas Bank and Trust 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 Texas Bank and Trust should contact the Texas Department of Banking through one of the means indicated below:

In Person or 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: 1-512-475-1313

E-mail Address: consumer.complaints@dob.texas.gov

Website Address: www.dob.texas.gov

Texas Bank and Trust Internet and Electronic Privacy Disclosure

This site is maintained by Texas Bank and Trust Company, P.O. Box 3188, Longview, Texas 75606. We can also be reached by email at cservice@texasbankandtrust.com.

It is our goal to provide to you, through our website, access to our products and services at any time or day of the week. If you are already a Texas Bank and Trust Company customer, we thank you for your account relationship. If you are not, then we hope our site answers your questions about our products and services.

It is our Pledge to you that visitors to Texas Bank and Trust Company's website will remain anonymous. We do not collect identifying information about visitors to our site. Texas Bank and Trust Company does use standard software to collect non-identifying information about our visitors, such as:

- Date and time our site was accessed
- Originating IP address (a numeric address given to servers connected to the Internet)
- Web browser used
- City, State, and Country

The bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information. If you elect to provide us with such information via e-mail or by using the on-line forms, please keep in mind that your e-mail address and other information will be revealed to us. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations. You may make corrections to information you provide to us until you exit the page in which you are entering the information. The information you provide to us is used by our employees only on a "need to know" basis. Passwords to customers' accounts are encrypted and therefore unreadable by employees.

The TB&T online banking section of our website uses multifactor authentication to restrict unauthorized usage. Customers requesting access to online banking must be properly identified according to our Customer Identification Policy.