

# FACTS

## WHAT DOES THE BANK OF AUSTIN DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security Number and Account Information</li> <li>▪ Payment History and Transaction History</li> <li>▪ Investment Experience and Risk Tolerance</li> </ul>
<b>How?</b>	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 and the reasons The Bank of Austin chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bank of Austin 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	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Call <b>210-807-5524</b> OR Mail the <b>form</b> below</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 512-956-4800 or go to <a href="http://WWW.THEBANKOFAUSTIN.COM">WWW.THEBANKOFAUSTIN.COM</a>

## Mail-in Form

**Mail to:**

The Bank of  
Austin  
8611 N. Mopac  
Expressway,  
Mopac Centre, Ste  
100 & 101  
Austin, TX 78759

Mark here  if you do not want your personal information shared:

With our affiliates about your creditworthiness, AND With our affiliates to market their products and services to you.

Name

Address

City, State, Zip

Account number

## Who we are

### Who is providing this notice?

The Bank of Austin.

## What we do

### How does The Bank of Austin 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 procedures safeguards to protect this information as we have limited access to information to those employees for whom access is appropriate.

### How does The Bank of Austin collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Give us your contact information or show us your driver's license
- Seek advice about your investments

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.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Our affiliates are The Bank of San Antonio and Texas Hill Country Bank

### Nonaffiliates

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

- The Bank of Austin does not share with non-affiliates so they can market to you.

### Joint marketing

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

- Joint marketing partners allow us to offer products and services such as credit cards and other financial investments, products and services.

## Other important information

For Texas Bank Customers: The Bank of Austin 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 The Bank of Austin 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, Tx 78705-4294

Telephone number.... 1-877/276-5554 (toll free)

Fax Number ..... 512/475-1313

Email Address.....consumercomplaints@dob.texas.gov

website address.....www.dob.texas.gov