

FACTS**WHAT DOES CAPTEX 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?	<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 history and credit scores <p>When you are <i>no longer our customer</i>, we continue to share your information as described in this notice.</p>
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 CapTex Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CapTex 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	No	We do not share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call (903) 989-2235 or (817) 569-6226 or go to www.captex.bank
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Who We Are	
Who is providing this notice?	CapTex Bank
What We Do	
How does CapTex 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.

How does CapTex 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 or deposit money • apply for a loan or show your driver's license • use your debit card <p>We also collect your personal information from others, such as credit bureaus, and 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.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>CapTex Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>CapTex Bank does not share with nonaffiliates.</i>
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"> • <i>CapTex Bank does not market jointly with nonaffiliates</i>

Other Important Information	
<p><u>For Texas Customers:</u> CapTex 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 CapTex Bank should contact the Texas Department of Banking through one of the means indicated below:</p> <p>In person or by US Mail: 2601 N Lamar Boulevard, Ste 300, Austin, Texas 78705-4294</p> <p>Telephone: 877-276-5554 Fax: 512-475-1313</p> <p>Email: consumer.complaints@dob.texas.gov Website: www.dob.texas.gov</p> <p><u>For California, Virginia, Colorado, Utah & Connecticut Customers:</u> We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California, Virginia, Colorado, Connecticut & Utah privacy laws that apply to us.</p>	