

**FACTS****WHAT DOES THE BANK OF AUSTIN 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 Payment history
- Transaction history and Investment experience
- Risk tolerance and Checking account information

**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 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 nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call (512) 956-5333
- Visit us online: [www.thebankofaustin.com](http://www.thebankofaustin.com)
- Mail the form below

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call (512) 956-5333 or go to [www.thebankofaustin.com](http://www.thebankofaustin.com)

## Mail-in Form

**Mark any/all you want to limit:**

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

**Name**

**Address**

**City, State, Zip**

**Mail to:**

The Bank of Austin  
8701 N. Mopac Expressway  
Atrium Office Centre, Ste.225  
Austin, TX 78759

## 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.

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
- Seek advice about your investments or Give us your contact information
- Show your driver's license

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 include financial companies, such as The Bank of San Antonio, The Bank of San Antonio Insurance Group, The Bank of San Antonio Wealth Advisors*

**Nonaffiliates**

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

- *The Bank of Austin 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.

- *Our joint marketing partner(s) include credit card companies and financial investment companies*

## Other important information

### Special Notice For Texas Residents

**HOW TO FILE A COMPLAINT.** We are chartered/licensed/registered under the laws of the state of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:

<b>In Person or U.S. Mail:</b>	Texas Department of Banking Consumer Assistance Activities 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705-4294	<b>Telephone No.:</b> (877) 276-5554	<b>Email:</b> <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>	<b>Website:</b> <a href="http://www.banking.state.tx.us">http://www.banking.state.tx.us</a>
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**YOU HAVE SELECTED TO USE THE "MAIL IN" FORM FOR CUSTOMERS TO COMMUNICATE THEIR OPT OUT DECISIONS TO YOU. YOU MUST PRINT THIS DISCLOSURE ON LEGAL SIZE PAPER AND MAY NOT USE DUPLEX PRINTING.**