

FACTS

WHAT DOES EXTRACO BANKS 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 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 Extraco Banks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Extraco Banks 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	YES	NO
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 our affiliates to market to you—	NO	WE DON'T SHARE
For non affiliates to market to you—	NO	WE DON'T SHARE

Questions?

Call 1-866-EXTRACO or go to extracobanks.com

What we do.

<p>How does Extraco Banks protect my personal information?</p>	<p>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.</p> <p>We restrict access to your personal and account information to those employees who need to know that information to provide products and services to you.</p>
<p>How does Extraco Banks collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> ■ <i>None</i>
<p>Non affiliates</p>	<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>Extraco Banks does not share with non affiliates so they can market to you.</i>
<p>Joint marketing</p>	<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>Our joint marketing partners include financial services companies.</i>

Other important information.

<p>Use of non public information to offer Extraco Insurance products</p>	<p>We may use your name and address to offer insurance products to you. For this purpose, your name and address are not considered non public information. Further, unless you object as described below we may use non public information about you to solicit you for insurance products. We will not provide your non public information or your name and address to third parties for the purpose of another's solicitation of the purchase of insurance. If you do not desire us to use your non public information to solicit you for insurance products, you should object by writing to: Insurance Department, Extraco Banks, NA, P. O. Box 6101, Temple, Texas 76503. Please include your name, address and Social Security Number in your letter.</p>
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