

TIB THE INDEPENDENT BANKERSBANK, N.A. PRIVACY NOTICE

FACTS

WHAT DOES TIB THE INDEPENDENT BANKERSBANK, N.A. DO WITH YOUR FINANCIAL 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 credit history
- account balances and account transactions
- payment history and wire transfer instructions

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 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 **TIB The Independent BankersBank, NA (TIBNA)** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TIBNA 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 nonaffiliates to market to you	No	We don't share

Questions?

TIB The Independent BankersBank, N.A.
 11701 Luna Road
 Farmers Branch, Texas 75234
 Direct Questions or Requests to: Compliance and Risk Officer
 Call Toll Free at (800) 288-4842 or go to www.tib.bank

Who we are

Who is providing this notice?

TIB The Independent BankersBank, N.A.

What we do

How does TIBNA 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 maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information.

How does TIBNA collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- show your driver's license or open an account
- provide account information

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.

Definitions

Affiliates

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

- *TIBNA does not share information with our affiliates.*

Nonaffiliates

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

- *TIBNA 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 partners include other financial Institutions that provide marketing services on our behalf.*

Other Important Information

California Residents: We will not share or sell information we collect about you with nonaffiliated third parties, except as required or permitted by state law, such as to process your transactions or to maintain your account. We will limit sharing with our corporate family to the extent required by California law. TIBNA is a Bankers' Bank and we have joint marketing agreements with other financial institutions. You cannot limit this sharing.

Vermont Residents: We will not share or sell information we collect about you with nonaffiliated third parties, except as permitted by state laws, such as to process your transactions or maintain your account. TIBNA is a Bankers' Bank and we have joint marketing agreements with other financial institutions. You cannot limit this sharing.