

## FACTS WHAT DOES JEFFERSON 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?** 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 Account Balances
- Payment History and Transaction History
- Credit History and Credit Scores

**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 and the reasons Jefferson Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Jefferson Bank share?	Can you limit 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>	No	We don't share
<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 our non-affiliates to market to you</b>	No	We don't share

**To limit our sharing** Call (210) 736-7600 OR Mail the **form** below

**Please note:**  
If you are a *new* customer, we can begin sharing your information 30 days from the date we 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 any time to limit our sharing.

**Questions?** Call (210) 736-7600

# \_\_\_\_\_

<b>Mail-in Form</b>		
<b>_____ Check here if you want to limit the use and sharing of information:</b>		<b>Mail to:</b>  Jefferson Bank P.O. Box 5190 San Antonio, Texas 78201-0190
Do not share information about my creditworthiness with your affiliates for their everyday business purposes; AND		
Do not allow your affiliates to use my personal information to market to me.		
<b>Name</b>		
<b>Address</b>		
<b>City, State, Zip</b>		

What We Do	
<b>How does Jefferson Bank protect my personal information?</b>	<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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Jefferson Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Give us your contact information or show your driver's license</li> <li>• Give us your income information</li> </ul> <p>[We also collect your personal information from others, such a credit bureaus, affiliates, or other companies.]</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing. [See below for your rights under state law.]</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	<p>Your choices will apply only to you.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as 1900 Wealth Management, an investment company; and Sanger &amp; Altgelt, an insurance agency.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Jefferson Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Jefferson Bank doesn't jointly market.</i></li> </ul>

Other important information
<p><b>For Texas Customers:</b> Jefferson Bank 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 Jefferson Bank should contact the Texas Department of Banking through one of the means indicated below:</p> <p>In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294  Telephone No. (877) 276-5554 Fax No. (512) 475-1313  E-mail: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a> Website: <a href="http://www.dob.texas.gov">www.dob.texas.gov</a></p>