

FACTS	WHAT DOES LONE STAR CAPITAL BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?		403																								
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 account balances √ payment history and transaction or loss history √ account transactions and checking account information <p>When you are <i>no longer</i> our customer, 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 Lone Star Capital Bank, N.A. chooses to share; and whether you can limit this sharing.																										
	<table border="1"> <thead> <tr> <th data-bbox="365 768 768 846">Reasons we can share your personal information</th> <th data-bbox="768 768 1143 846">Does Lone Star Capital Bank, N.A. share?</th> <th data-bbox="1143 768 1510 846">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td data-bbox="365 846 768 993">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</td> <td data-bbox="768 846 1143 993">Yes</td> <td data-bbox="1143 846 1510 993">No</td> </tr> <tr> <td data-bbox="365 993 768 1077">For our marketing purposes— to offer our products and services to you</td> <td data-bbox="768 993 1143 1077">No</td> <td data-bbox="1143 993 1510 1077">We don't share</td> </tr> <tr> <td data-bbox="365 1077 768 1161">For joint marketing with other financial companies</td> <td data-bbox="768 1077 1143 1161">No</td> <td data-bbox="1143 1077 1510 1161">We don't share</td> </tr> <tr> <td data-bbox="365 1161 768 1245">For our affiliates' everyday business purposes— information about your transactions and experiences</td> <td data-bbox="768 1161 1143 1245">No</td> <td data-bbox="1143 1161 1510 1245">We don't share</td> </tr> <tr> <td data-bbox="365 1245 768 1329">For our affiliates' everyday business purposes— information about your creditworthiness</td> <td data-bbox="768 1245 1143 1329">No</td> <td data-bbox="1143 1245 1510 1329">We don't share</td> </tr> <tr> <td data-bbox="365 1329 768 1371">For our affiliates to market to you</td> <td data-bbox="768 1329 1143 1371">No</td> <td data-bbox="1143 1329 1510 1371">We don't share</td> </tr> <tr> <td data-bbox="365 1371 768 1419">For nonaffiliates to market to you</td> <td data-bbox="768 1371 1143 1419">No</td> <td data-bbox="1143 1371 1510 1419">We don't share</td> </tr> </tbody> </table>	Reasons we can share your personal information	Does Lone Star Capital Bank, N.A. 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	No	We don't share	For joint marketing with other financial companies	No	We don't share	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 nonaffiliates to market to you	No	We don't share		
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Questions?	Call (210) 496-6116 or go to www.LSCB.com																										

What we do

How does Lone Star Capital Bank, N.A. 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 also maintain other physical, electronic and procedural safeguards to protect the information and we limit access to information to those employees for whom access is appropriate.

How does Lone Star Capital Bank, N.A. collect my personal information?

We collect your personal information, for example, when you

- √ open an account or pay your bills
- √ apply for a loan or use your credit or debit card
- √ make deposits or withdrawals from your account

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.

Definitions

Affiliates

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

- √ *Lone Star Capital Bank, N.A. does not share with our affiliates.*

Nonaffiliates

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

- √ *Lone Star Capital Bank, N.A. 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.

- √ *Lone Star Capital Bank, N.A. does not jointly market.*

Other important information

For Alaska, Illinois, Maryland and North Dakota Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.

For California Customers: 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 privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers: We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing without your authorization.

For Vermont Customers: We will not share personal information with non-affiliates, either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.