

<b>FACTS</b>	<b>WHAT DOES TEXAS HERITAGE BANK DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Texas Heritage Bank choose to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Texas Heritage Bank share?</b>	<b>Can you limit this sharing?</b>
<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	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

<b>Questions?</b>	Call Boerne at (830) 249-3955, Leon Springs at (210) 698-8100 or Cross Plains at (254) 725-6141 or go to <a href="http://www.texasheritagebank.com">www.texasheritagebank.com</a>
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Who we are	
Who is providing this notice?	TEXAS HERITAGE BANK

What we do	
How does Texas Heritage Bank 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 Texas Heritage Bank collect my personal information?	<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>▪ Pay your bills or use your debit card</li> <li>▪ Give instructions to make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<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 laws and individual companies may give you additional rights to limit sharing.</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>▪ None</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>▪ Texas Heritage Bank does not share with non-affiliates so they can market you.</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>▪ We do not share</li> </ul>

Other important information	
Consumer Complaint Procedure	
<p>Texas Heritage Bank, 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 Texas Heritage Bank should contact the Texas Department of Banking through one of the means listed below:</p> <p>In person, or by U.S. Mail to: 2601 North Lamar Boulevard, Ste 300, Austin, Texas 78705-4294. By telephone to (877) 276-5554, or by fax to (512) 475-1313 or by email to <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a>. You may contact us by reaching out to your local Texas Heritage Bank location:</p> <p>Cross Plains: P.O. Box 699, Cross Plains, Tx 76443 Ph: (254) 725-6141  Boerne: 1208 S. Main St., Boerne, Tx 78006 Ph: (830) 249-3955  Leon Springs: 25060 IH 10 West, San Antonio, Tx 78257 Ph: (210) 698-8100</p>	