# Business Bank of Texas, N.A. Privacy Policy


## Business Bank of Texas, N.A.
## 1910 W. Braker Lane, Bldg 3 Suite 100
## Austin TX 78758
## 512.835.6600


**Our Privacy Commitment to You.** We recognize, respect, and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information, and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our institution and website.

**USA PATRIOT Act.** We collect information necessary to allow us to identify you, including your name, address, date of birth, and other information, in compliance with the USA PATRIOT Act, and to protect against fraudulent activity.

**Confidentiality and Security of Nonpublic Personal Information**. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

**Nonpublic Personal Information We Collect**. We collect nonpublic personal information about customers from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies and other non-affiliated financial institutions.

**Nonpublic Personal Information We Disclose**. We may disclose the following kinds of nonpublic personal information about our customers and former customers to companies that perform marketing services on our behalf or to consumer reporting agencies or to other authorized agents or affiliates:

- Information we receive from your applications or other forms such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others, such as account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from consumer reporting agencies, such as your creditworthiness, and credit history.

**Parties to Whom We Disclose Nonpublic Personal Information**. We may disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

**Internet Privacy.**

- Monitoring of Website Traffic: We monitor the traffic flow on our website in order to enhance our online product and service offerings. As discussed below, we use "cookies" to allow us to customize our website screens based on preferences or identification that you have entered. We may also monitor your use of the financial tools, including calculators, on our website to assist us in providing better service through our website. Once you are a customer, we will record your transactions, including your access and use of your account(s), in order to process your online transactions and prepare your monthly statement.
- Communication by E-Mail or through Customer Assistance: When you send us e-mail or a message through our Customer Assistance web page, we will record your e-mail address, the message you sent, and our response to ensure quality customer service, as well as for record retention and other account related purposes.
- Use of Cookies: Business Bank of Texas, N.A. Bank uses cookies, or text strings sent by our website to your browser, to allow us to personalize your visits to our website and identify the parts of the site you have previously seen. If you are viewing our website and product offerings, you are not required to accept our cookies. Upon entering the secured portion of the website (*i.e.*, the account application process or accessing your account information) however, you must accept the cookies for security and monitoring purposes.
- Personal information protection when transmitted over the Internet**:** When you send us personal information through our website, we will first establish a "secure session" through the Secure Socket Layer (SSL) protocol.
- Companies linked to our website: Throughout our website, we may provide links to other companies' websites with products or services we think you might find useful. These websites are not governed by Business Bank of Texas, N.A. Bank's privacy policy, and you should review their privacy policies prior to giving them any personal or financial information.

**Joint Marketing/Service Provider Disclosure.** We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others such as account balance, payment history, parties to transactions, and credit card usage.
- Information we received from consumer reporting agencies, such as your creditworthiness, and credit history.

**Fair Credit Reporting Act Information Sharing Opt Out**. Under the Fair Credit Reporting Act, we have a right to share information regarding our transactions or experiences with you. Unless you instruct otherwise, we also have the right to share any other information about you with our affiliates (persons related by common ownership or affiliated by corporate control, now or in the future) either directly or indirectly. This other information may include, but is not limited to, application information, credit reports from a consumer reporting agency, and any other information we have about you. If you do not want us to share this other information with our affiliates, you may utilize the opt out methods set forth below.

### Opt Out Information

**Financial Products or Services to Which Your Opt Out Applies.** If you elect to opt out of information sharing, we will treat that opt out as applying to all financial products or services that you have obtained from us in the past or that you may obtain from us in the future.

# Business Bank of Texas, N.A. Privacy Policy (Continued).



**Your Rights to Opt Out of Information Sharing**. If you prefer that we not disclose information not solely related to transactions or experiences with you to our affiliated companies, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

We will treat an opt out direction by any joint account holders as applying to all parties on the account.

You may notify us of your intent to opt out of affiliate sharing by using the following method.

**How to Opt Out of Information Sharing**. To opt out of sharing information with our affiliated companies, please complete and return the Notice of Intent to Opt Out – Affiliated Sharing to the following address: Business Bank of Texas, N.A., 1910 W. Braker Lane, Bldg 3 Suite 100, Austin TX 78758.

If we do not receive notice of your intent to opt out of information sharing with our affiliated companies within 30 days of delivery of this notice to you, we are authorized to disclose information about you to our affiliated companies in accordance with our privacy policies and practices.

**Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies**. Please notify us if we report any inaccurate information about your accounts(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Business Bank of Texas, N. A., 1910 W. Braker Lane, Bldg 3 Suite 100, Austin TX 78758.

# NOTICE OF INTENT TO OPT OUT – AFFILIATE SHARING

**Business Bank of Texas, N.A.**
**1910 W. Braker Lane, Bldg 3 Suite 100**
**Austin TX 78758**
**512.835.6600**

☐ Please do not contact me with offers of products or services by direct mail solicitations.
☐ Please do not contact me with offers of products or services by telemarketing.
☐ Please do not contact me with offers of products or services by email.

To opt out of sharing information with our affiliated companies, complete the form below, and return to the address listed below.

☐ I elect to opt out of information sharing with your affiliates.

Please type or print:

Name: _____

Address: _____

City: _____State _____Zip_____

Return to:

**Business Bank of Texas, N.A.**
**1910 W. Braker Lane, Bldg 3 Suite 100**
**Austin TX 78758**