

FACTS WHAT DOES UNITED TEXAS BANK DO WITH YOUR PERSONAL INFORMATION?

Questions?	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: <ul style="list-style-type: none"> • Social Security number and income • payment history and credit history • credit scores and wire transfer instructions 	
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 United Texas Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does United Texas Bank 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 972-239-7000 or go to www.utb.com	



Mail-in Form	
	Mark any/all you want to limit: <ul style="list-style-type: none"> <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me
	Name
	Address
	City, State, Zip

Mail to: United Texas Bank
 13101 Preston Road, Suite 100
 Dallas, TX 75240

Who We Are	
Who is providing this notice?	United Texas Bank
What We Do	
How does United Texas 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 United Texas Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Provide employment information or give us your employment history • Tell us about your investment or retirement portfolio 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 <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our Affiliates include financial companies such as UTB Financial Holding Company; and nonfinancial companies, such as Opal Power, L.L.C.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include direct marketing companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include other financial institutions.</i>

Other important information	
<p>For Texas Customers. United Texas 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 United Texas Bank should contact the Texas Department of Banking.</p> <p>United Texas Bank also engages in the money transmission and/or currency exchange business as an authorized delegate of MoneyGram International under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact MoneyGram at (800) 666-3947, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct the complaint to the Texas Department of Banking.</p> <p>Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:</p> <p>In person, or by U.S. Mail: Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294</p> <p>By Telephone: (877) 276-5554 (Toll Free)</p> <p>By Fax: (512) 475-1313</p> <p>By E-Mail: consumer.complaints@dob.texas.gov</p> <p>Via the Internet Website: www.dob.texas.gov</p>	