

FACTS

WHAT DOES VANTAGE BANK (VB) 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. The information can include:

- Social Security number and income
- Account balances and payment 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; the reasons Vantage Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VB 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 creditworthiness	Yes	Yes
For our affiliates to market you	Yes	Yes
For our nonaffiliates to market to you	No	We don't share

To limit our sharing

- 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. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 1(866) 826-8243

Cut _____

Mail-in Form	
<p>Leave blank</p> <p>OR</p> <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	Name
	Address
	City, State, Zip
	Account(s)#
Mail To:	Vantage Bank, Attn: Call Center - P.O. Box 1700, McAllen, TX 78505

Who We Are	
Who is providing this notice?	Vantage Bank means Vantage Bank Texas
What we do	
How does VB protect my personal information?	<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>
How does VB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a common ownership such as Edwards Abstract & Title LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>VB does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include a marketing agency and credit card company.</i>
Other important information	
<p>Texas Residents Important Notice: Vantage Bank is chartered, licensed or registered 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 Vantage Bank should contact the Texas Department of Banking through one of the means indicated below: In Person or U.S. Mail: Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No: 877-276-5554 (Toll Free), Fax: 512-475-1313, E-Mail: consumer.complaints@dob.texas.gov, Website: www.dob.texas.gov.</p> <p>CA & VT Residents: We will not share your information with nonaffiliates without your consent except for our everyday business purposes and as required or permitted by law.</p> <p>NV Residents: For more information on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number 702-486-3132; E-mail BCPINFO@ag.state.nv.us.</p>	