

**FACTS****WHAT DOES THE BANK AND TRUST SSB DO WITH YOUR PERSONAL INFORMATION?**

<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>	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"> <li>} Social Security number</li> <li>} Account balances</li> <li>} Payment history</li> <li>} Transaction or loss history</li> <li>} Credit history</li> <li>} Checking account information</li> </ul>	
<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 The Bank and Trust ssb chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does The Bank and Trust ssb share?</b>	<b>Can you limit this sharing?</b>
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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>} Call Toll-free 800-833-5746 and speak with a customer service representative.</li> </ul> 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. However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call 830-774-2555 or 800-833-5746 or go to <a href="http://www.thebankandtrust.com">www.thebankandtrust.com</a>	

What We Do	
How does The Bank and Trust ssb 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 this information and we limit access to information to those employees for whom access is appropriate.
How does The Bank and Trust ssb collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>} Open an account</li> <li>} Apply for a loan</li> <li>} Make deposits or withdrawals from your account</li> <li>} Provide employment information</li> <li>} Show your government-issued ID</li> </ul> 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"> <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> 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 non-financial companies. <ul style="list-style-type: none"> <li>} Our affiliates include: <ul style="list-style-type: none"> <li>} Nonfinancial companies such as: Anco Insurance Managers, Inc. and The Bank and Trust Insurance Services, Inc.</li> </ul> </li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>} The Bank and Trust ssb does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>} The Bank and Trust ssb doesn't jointly market.</li> </ul>
Other Important Information	
For Texas Customers. The Bank and Trust ssb is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against The Bank and Trust ssb should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294; Telephone No. (877) 276-5550; Fax No. (512) 475-1505; or via electronic submission at the Department's website at <a href="http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html">http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html</a> .	