

PointBank PRIVACY NOTICE

FACTS

WHAT DOES PointBank 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. This information can include: <ul style="list-style-type: none"> ■ Social Security Number ■ Income ■ Account Balances ■ Payment History ■ Transaction History ■ Credit History
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons PointBank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PointBank 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>All Sharing and/or Direct Marketing is confined to the Buzz Banking product and its affiliated debit card transactions. To limit this sharing, you may elect not to enroll or discontinue the Buzz Banking Product.</p> <ul style="list-style-type: none"> ■ Call 1-800-970-5526 or 940-686-7000 to request a change with your account. <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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Questions?	Call 1-800-970-5526 or 940-686-7000 or go to www.pointbank.com
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PointBank PRIVACY NOTICE

Who we are

Who is providing this notice?

PointBank

What we do

How does PointBank 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 PointBank collect my personal information?

We collect your personal information, for example, when you

- open an account
- deposit money
- pay your bills
- apply for a loan
- use your debit card

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

- 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

State laws and individual companies may give you additional rights to limit sharing.

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.

- *PointBank has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *PointBank doesn't jointly market.*

Other important information

Consumer Complaint Notice

PointBank is committed to providing exceptional customer service. We welcome the opportunity to address any concerns you may have. We encourage you to contact us using one of the following options:

- In Person: At any of our convenient locations (visit <https://www.pointbank.com/locations> for locations)
- By Mail: PO Box 278, Pilot Point, TX 762583
- Telephone: (940) 686-7000, (972) 434-3200, or (800) 970-5526

PointBank 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 PointBank should contact the Texas Department of Banking through one of the means indicated below:

- In Person or U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294
- Telephone: (877) 276-5554
- Fax No: (512) 475-1313
- Email: consumer.complaints@dob.texas.gov
- Website: www.dob.texas.gov