

FACTS	WHAT DOES TRANSPecos BANKS, SSB 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"> <li>• Social Security number and income</li> <li>• Checking account information and employment information</li> <li>• Credit history and credit scores</li> </ul>
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 TransPecos Banks, SSB choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TransPecos Banks, SSB share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes</b> —to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	YES	YES
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	YES	YES
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES

To limit our sharing	<ul style="list-style-type: none"> <li>• Call (877) 445-9550 — our menu will prompt you through your choice(s) or</li> <li>• Visit us online: <a href="http://www.transpecos.bank">www.transpecos.bank</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information <b>30</b> 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> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (877) 445-9550 or go to <a href="http://www.transpecos.bank">www.transpecos.bank</a>

## Who we are

### Who is providing this notice?

TransPecos Banks and TransPecos Financial Corporation

## What we do

### How does TransPecos Banks, 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.

### How does TransPecos Banks, SSB collect my personal information?

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Apply for a loan or pay your bills
- Use your credit or 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. 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.

- *Our affiliates include companies with a common ownership.*

### Nonaffiliates

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

- *Nonaffiliates we share with can include other financial services providers.*

### Joint marketing

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

- *Our joint marketing partners include other financial services providers.*

## Other important information

TransPecos Banks, 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 TransPecos Banks, 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 78705-4249; Telephone No. (877) 276-5550; Fax No. (512) 475-1505; or via electronic submission via the Department's website: <https://www.sml.texas.gov/consumers/complaints>

### For California Clients

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to (a) ask a covered business which categories and pieces of personal information it collects and how the information is used; (b) request deletion of the information; and (c) opt out of the sale of such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. To contact us with questions about our compliance with the CCPA, please contact us by phone at (877) 445-9550 or by email at [feedback@transpecos.bank](mailto:feedback@transpecos.bank).

#### **Online Access**

We may collect personal information when you enter data into an application for new products or services or when you use our websites, products, or services. Personal information may include your name, access number, other credentials, home or other physical address, Social Security Number, the contents of your communications with us, telephone number, and email address. Additionally, we may collect certain electronic data, such as your geolocation, IP address, keystrokes, website interactions, and device identifier.

#### **Mobile Application**

Before proceeding, please take a moment to read and understand what personal information your banking app might collect under certain circumstances and how this information is used.

#### **Why do we request access to personal information?**

The application requests access to information stored on your device such as location, camera, contacts, or other features you are enrolled in to enrich and simplify your own user experience and improve our services, as well as provide additional security to protect your account. It is important for you to understand that before granting access to this information you will be prompted to give the application that permission. If you do not wish to grant that permission, you may decline. If you later change your mind, those permissions can be updated in your device's settings.

#### **Some possible examples of information your app may request access to are**

Location: Your location is used to prevent fraudulent activity and to display locations near you. Contacts: Allowing access lets you add contacts to use with features that allow you to send money via your mobile app. We will only add the contacts you choose, and that information will not be shared. Camera: This app uses your camera to capture check images, take pictures of receipts, scan IDs, scan authorized QR codes and to conduct video chats.