



## Privacy Disclosure

We, *Western Bank*, declare our *Privacy Policy* to you, our customer, as well as former customers, having a **deposit account, loan account, and or safe deposit** relationship.

We will tell you the sources of nonpublic personal information we collect on our customers. We will tell you how we protect that information.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

### INFORMATION WE DISCLOSE ABOUT YOU

**We do NOT disclose any nonpublic personal information about you to anyone, except as permitted by law.**

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

If you decide to close your account(s) or become an inactive customer, we will follow the privacy policies and practices as described in this notice.

*Western 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 *Western Bank* should contact the Texas Department of Banking through one of the means indicated below:

In Person or Mail: Texas Department of Banking, 2601 North Lamar Blvd., Suite 300, Austin, Texas 78705-4294. Phone: 1-877-276-5554 (toll free). Fax: 512-475-1313. E-Mail: [consumer.complaints@banking.state.tx.us](mailto:consumer.complaints@banking.state.tx.us). Website Address: [www.banking.state.tx.us](http://www.banking.state.tx.us).