

FACTS	WHAT DOES TXN Bank, N.A. 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 TXN Bank, N.A. choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TXN Bank 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	NO	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes —information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes —information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?	Call 830-426-3066 or go to www.txn.bank
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Who we are	
Who is providing this notice?	TXN Bank, N.A. Hondo, Bandera, Blanco, Castroville, La Coste, Leakey, Lytle, Uvalde
What we do	
How does TXN Bank N.A. Bank 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 who access is appropriate.
How does TXN Bank N.A. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit and 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 <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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ TXN Bank N.A. does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ TXN Bank N.A. does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ TXN Bank N.A. does not jointly market

Other important information
TXN Bank N.A. is chartered, licensed or registered under the laws of State of Texas and is subject to regulatory oversight by the OCC. Any consumer wishing to file a complaint against TXN Bank N.A. should contact the OCC through one of the following means: In person, by U.S. Mail: 1301 McKinney St., Suite 3450, Houston, TX 77010, Telephone 800-613-6743, or Email: regulatoryagency@agency.com or consumerfinance.gov