

WHAT DOES THE BANK OF SAN ANTONIO 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 depends on the product or service you have with us. This information can include:	<ul style="list-style-type: none"> • Social Security number and Checking Account Information • Payment History and Transaction or Loss History • Account Balances and Account Transactions
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 The Bank of San Antonio chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES THE BANK OF SAN ANTONIO 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	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our nonaffiliates to market to you	NO	NO

TO LIMIT OUR SHARING	<p>Call 210-807-5500 OR Mail the form below</p> <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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QUESTIONS?	Call 210-807-5500 or go to WWW.THEBANKOFSA.COM
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MAIL-IN FORM

<p>Mail to:</p> <p>The Bank of San Antonio 8000 IH 10 W Suite 100 San Antonio, TX 78230</p>	<p>Mark if you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes, AND Do not share my personal information with affiliates to market their products and services to me.</p>
	NAME
	ADDRESS
	CITY, STATE, ZIP
	ACCOUNT NUMBER

WHO WE ARE

Who is providing this notice?	The Bank of San Antonio and The Bank of San Antonio Insurance Group (collectively The Bank of San Antonio). This privacy notice does not apply to San Antonio Wealth Advisors.
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WHAT WE DO

How does The Bank of San Antonio protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedures safeguards to protect this information as we limit access to information to those employees for whom access is appropriate.</p>
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How does The Bank of San Antonio collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Give us your contact information or show us your driver’s license • Seek advice about your investments <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
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DEFINITIONS

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include The Bank of San Antonio Insurance Group and San Antonio Wealth Advisors.
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • The Bank of San Antonio does not share with nonaffiliates so they can market to you.
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Joint marketing partners allow us to offer products and services such as credit cards and financial investments.
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OTHER INFORMATION

For Texas Bank Customers: The Bank of San Antonio 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 The Bank of San Antonio should contact the Texas Department of Banking through one of the means indicated below:

<p>In person or U.S. Mail: Texas Department of Banking 2601 North Lamar boulevard Suite 300 Austin, Tx 78705-4294</p>	<p>Telephone number1-877/276-5554 (toll free) Fax Number512/475-1313 Email Address.....consumer.complaints@dob.texas.gov Website Address.....www.dob.texas.gov</p>
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