

FACTS

WHAT DOES CITY BANK TEXAS DO WITH YOUR PERSONAL INFORMATION?



City Bank

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 and income • account balances and payment history • credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.
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 City Bank Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does City Bank Texas 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 nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 1 (800) OUR BANK (1 (800) 687 2265) • Visit us online: www.citybankonline.com or • Mail the form below <p>Please note: 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 no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1 (800) OUR BANK (1 (800) 687 2265) or go to www.citybankonline.com
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Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit:		Mail to: City Bank Texas PO Box 5060 Lubbock, TX 79408
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
	Name		
Address			
City, State, Zip			
Account #			

What we do

How does City Bank Texas 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 City Bank Texas 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 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. 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—unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • South Plains Financial Inc. • City Bank New Mexico • Windmark Insurance Agency, Inc. • Ashmore and Associates Insurance Agency LLC
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • City Bank 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"> • Our joint marketing partners include companies such as financial service providers and/or direct marketing companies.

Other important information

Texas – Consumer Complaint Notice

City Bank Texas 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 City Bank Texas should contact the Texas Department of Banking.

City Bank Texas also engages in the sale of traveler checks as an authorized agent of American Express. If you have a complaint, first contact the Consumer Assistance Division of American Express at Toll Free 1(800)221-7282. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.

Consumer/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail..	Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294	Telephone Number...	1-877/276 - 5554 (toll free)
		Fax Number.....	512/475 - 1313
		Website Address.....	www.dob.texas.gov
		E-mail Address.....	consumer.complaints@dob.texas.gov