

Federal Privacy Notice

Your Privacy is Important to Us:

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure your confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason, we ask you to please read the following information carefully:

Notice of your financial Privacy Rights:

We, our, and us, when used in this notice, mean Post Oak Bank.

This is our policy notice to our customers. When we use the words *you* and *your*, we mean the following types of consumer customers who have a continuing relationship with us:

- Deposit account holders
- Loan account holders

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We First Define Some Terms:

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 our affiliates
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

Disclosure as permitted by law:

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to nonaffiliated third parties 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:

We do not disclose nonpublic personal information about former customers, except as permitted by law.