



FACTS

WHAT DOES THE BANK OF RIVER OAKS 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 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
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 River Oaks chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Bank of River Oaks 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	WE DON'T SHARE
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For our nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 713-520-6257 or go to www.bankofriveroaks.net

What we are

Who is providing this notice?

The Bank of River Oaks

What we do

How does The Bank of River Oaks 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 The Bank of River Oaks collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- 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, and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes - information about your creditworthiness
- 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 non financial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

-Our joint marketing partner(s) include TIB- The Independent BankersBank. A credit card company.

Other important information

Your privacy and security is very important to us and we use the most up to date technology to keep your information always protected and secure.