

FACTS**WHAT DOES LIBERTY CAPITAL BANK
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 or account balances▪ Credit history or transaction history▪ Account transactions or checking account information <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 Liberty Capital Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
Does Liberty Capital 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	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 nonaffiliates to market to you	No	We don't share
Questions?	Call 469-375-6600 or go to https://www.libertycapitalbank.com	

What We Do

How does Liberty Capital 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 except to those employees for whom access is appropriate.

How does Liberty Capital Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or show your driver's license
- Provide account information or give us your contact information
- Make deposits or withdrawals from your account

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

- 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Liberty Capital Bank has no affiliates.*

Nonaffiliates

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

- *Liberty Capital 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.

- *Our joint marketing partners include credit card companies.*

Other Important Information

Special Notice For Texas Residents

HOW TO FILE A COMPLAINT. We are chartered, licensed or registered under the laws of the State of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:

In person or by U.S. Mail: Texas Department of Banking
Consumer Assistance Activities
2601 North Lamar Boulevard,
Suite 300
Austin, Texas 78705-4294

Telephone No: (877) 276-5554
E-mail: consumer.complaints@dob.texas.gov
Website: www.dob.texas.gov