

**FACTS****WHAT DOES PLAINSCAPITAL 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?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- 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 PlainsCapital Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PlainsCapital Bank share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Mail the opt-out form below to the address on the form or
- Send a secure e-mail to [optout@plainscapital.com](mailto:optout@plainscapital.com).

**Please note:**

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.

However, you can contact us at any time to limit our sharing.

**Questions**

Call 1-866-449-2265

**Mail-In Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

- Apply my choices only to me

Mark any / all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Account #	

**Mail To:**

Attn Opt-Out Department  
PlainsCapital Bank  
PO Box 93600  
Lubbock, TX 79493-3600

## Who we are

<b>Who is providing this notice?</b>	PlainsCapital Bank
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## What we do

<b>How does PlainsCapital Bank protect my personal information?</b>	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.
<b>How does PlainsCapital Bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or make deposits</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> We also collect your personal information from others, such as credit bureau affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>▪ Sharing for affiliate's everyday business purposes – information about your creditworthiness.</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for non-affiliates to market to you</li> </ul>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Our affiliates include financial, mortgage bankers, securities broker-dealers and insurance companies with the names: <i>PlainsCapital Bank, Hilltop Securities, PrimeLending, National Lloyds and American Summit.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• PlainsCapital Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners may include credit card companies and identity theft protection services.</li> </ul>

## Other Important Information

PlainsCapital Bank 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 PlainsCapital Bank should contact the Texas Department of Banking.	Consumers / Customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below: <p><b>In Person or U.S. Mail:</b> Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, Texas 78705-4294</p> <p><b>Telephone Number:</b> 1-877-276-5554 (toll free) <b>Fax Number:</b> 512-475-1313 <b>Email Address:</b> <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a> <b>Website Address:</b> <a href="http://www.dob.texas.gov">www.dob.texas.gov</a></p>
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