

# PRIVACY POLICY

## FACTS

### WHAT DOES VERABANK, N.A. DO WITH YOUR PERSONAL INFORMATION?

Rev. 09/2016

<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security Number and transaction history</li> <li>• Account balances and payment history</li> <li>• Transaction or loss history and overdraft history</li> </ul>
<b>How?</b>	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 VERABANK, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does VERABANK, N.A. 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

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>• Call 877-566-2621 – our menu will prompt you through your choice(s);</li> <li>• Visit us online: <a href="http://www.verabank.com">www.verabank.com</a></li> </ul> <p><b>Please note:</b> 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 <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call 877-566-2621 or go to <a href="http://www.verabank.com">www.verabank.com</a> .

What We Do	
<b>How does VERABANK, N.A. protect my personal information?</b>	To protect your personal financial 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 VERABANK, N.A. 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 apply for a loan</li> <li>• Pay your bills or make deposits or withdrawals from your account</li> <li>• Use your credit or debit card</li> </ul>
<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 affiliates' everyday business purposes – information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more rights under state law.]
<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 to common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as CFG Investments; and nonfinancial companies such as CFG Insurance.</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>• <i>VERABANK, N.A. does not share with nonaffiliates so they can market to you.</i></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>• <i>Our joint marketing partners include credit and debit card companies and financial services companies.</i></li> </ul>

Other Important Information
<p><b>For Money Orders Only:</b>            If you have a complaint, first contact the consumer assistance division of <b>Western Union</b> at <b>1-800-325-6000</b>. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294, 1-877-276-5554 (toll free) Fax (512) 475-1313, <a href="http://www.dob.texas.gov">www.dob.texas.gov</a>; Email: <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a></p>