# INTERNET PRIVACY DISCLOSURE

Texas Partners Bank (TPB) is committed to the protection of sensitive information and the privacy of our customers and the visitors to this website. The following disclosure shares with you our collection, use and protection of information.

This Internet Privacy Disclosure applies to your use of our websites and mobile device applications "Web Services", whether you are a visitor or a customer of TPB. If you are a TPB customer, you should also review our Privacy Policy, which governs TPB's handling of your personal information.

#### **Information We Collect**

We may collect and store the following information when you use our Web Services:

<u>Contact and Content Upload Information</u>. When you contact us using one of our online contact forms, we collect the messages you send, as well as, the personal information you provide, such as your name, phone number, and email address.

<u>Financial and Transactional Information</u>. Our use of customers' financial and transaction information is limited as set forth in our Privacy Policy and in keeping with applicable law.

<u>Log Data</u>. When you access and use our Web Services, we automatically record information concerning the device you are using and your activity on our Web Services. This may include your device's Internet Protocol ("IP") address, your browser type, the types of information you search for and view on our Web Services, locale preferences, identification numbers associated with your device, and your mobile carrier or Internet Service Provider. If you arrived at one of our Web Services by clicking on an advertisement, promotion, or search result on another website, we also take note of the web page you visited before you came to our Web Services.

<u>Cookies</u>. A "cookie" is a small data file that is transferred to your device. We use cookies to collect information to enable certain features of our Web Services and to preserve your preferences and customize your experience when you visit and return to our Web Services. In addition, we and third parties acting on our behalf, also use cookies to perform certain online advertising and analytic functions. Most browsers provide controls whereby you can choose to block receipt of cookies, delete cookies, or to be prompted before cookies are received. Please note that if you delete or choose not to receive cookies from our Web Services, the functionality of our Web Services may be impaired.

<u>Geo-Location Information</u>. Many devices can provide real-time location-based information. TPB will ask for your consent to use your geo-location information. This information is used to enhance the features and functionality of our Web Services or other services TPB provides. In addition, some of the information we already collect, such as IP addresses, may be used to estimate an approximate location of the device you are using to access our Web Services.

# **Online Tracking and Advertising**

Like many website operators, we use services offered by third parties (including Google) to advertise on third party websites based on search terms used by you and your visits to our Web Services. We receive relevant history and website usage information collected by those third parties, including search terms that direct visitors to our Web Services, and we use that information to improve our Web Services and for our own marketing purposes. Those third- parties use cookies to provide these services to us and to serve ads and customize search results based in part on your visits to our Websites. You can set preferences for Google services using the Google Ad Settings page, and you can opt-out of Google Analytics' use of data by installing a browser add-on available here. Another tool for opting out of targeted advertising is the NAI Opt- Out Page. Note that if you opt-out on the NAI page, you will still see advertisements when you browse the Internet, but those advertisements may be less tailored to you and your interests.

Currently, various Internet browsers offer a "do not track" or "DNT" option that uses a DNT header to indicate the DNT preference setting on the browser. Because standards for DNT continue to evolve, we do not currently respond to browsers' DNT signals with respect to our Web Services. We do not track your activity over time and across different websites or online services, and we do not permit our third-party service providers to collect information from our Web Services for other websites or for their own purposes, except on a limited basis in connection with the advertising discussed in the preceding paragraph.

## **Mobile Subscriber Information and SMS Consent**

Your Mobile Information will NEVER be shared with other parties under any circumstances. This includes no sharing with third parties, affiliates, or for marketing or promotional purposes. Phone numbers collected with SMS consent, will not be sold, rented, or shared with third parties or affiliates for marketing purposes under any circumstances.

#### How We Use Your Information

We use your information to verify your identity, provide you with quality customer service, evaluate your request for products and services, and improve our Web Services and service offerings. We may be obligated by law to retain certain communications and other information concerning you. In addition, we may retain and use communications, transaction details, and identifying information (such as IP addresses) to maintain audit trails for security and anti-fraud purposes. We may use your phone number to send SMS reminders, updates, and notifications about your account and our services.

TPB does not share information concerning you with unaffiliated third parties for marketing purposes. However, we may use some of the information that we collect concerning you to present you with information concerning TPB services that may be of interest. For example, we may tailor our marketing efforts based on the types of financial services you use, the services in which you demonstrate an interest, and your use of our Websites.

### **Disclosure of Information**

We may disclose information concerning you if required to do so by law or if we believe that such action is necessary to comply with a legal obligation or to protect and defend our rights or property, or those of our customers. TPB's Privacy Policy governs additional information we may disclose for customers.

### **How We Protect Your Information**

TPB is committed to maintaining the security of your information, which is consistent with our core values and commitment to customer service. When you send information to us using the Internet, we use TLS (Transport Layer Security) or SSL (Secure Socket Layer) protocols to secure the transmission of information that you send to us over the Internet. Once we receive information, we store and protect it using industry-standard firewalls and other technology. Please remember, though, that no method of electronic transmission or storage is 100% secure.

# **Privacy of Children**

Our Web Services are not intended for use by children under the age of 13. Only the parent or legal guardian of a child under the age of 13 may utilize any services provided through our Web Services that involve a password, user ID, or the provision of any other information by the user, even when a deposit or other account has been established on behalf of the child. Should you have additional questions or concerns, please contact us.

#### **Links to Other Websites**

Our website may contain links to other websites that are not owned or controlled by us. Please be aware that we are not responsible for the privacy practices of such other websites, and this Online Privacy Disclosure only applies to information collected through our Web Services.

#### **Text Messages:**

**Opting Out:** If you wish to stop receiving text messages from Texas Partners Bank, you can opt out at any time by texting "STOP" by replying to the number you received messages from or by calling us at 800-814-4976 to speak to a team member. Once we receive your opt-out request, we will promptly remove you from our text messaging list. Please note that you may continue to receive service-related messages that are necessary to fulfill our obligation to you.

### Your Choices and How to Contact Us

Should you have any questions or concerns regarding your information or privacy-related issues, please contact us via any of the methods listed directly below: