

Privacy Notice

Rev. 1/2024

Facts	WHAT DOES TEXAS 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 depends on the division you bank with and the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Account balances • Transaction history • Payment history • Credit history • Credit scores <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 Texas Capital Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Texas 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<p>To exercise your choices, including revoking any choice(s) you already have made, you need to do one of the following:</p> <ol style="list-style-type: none"> (1) Call this toll-free number 1.877.839.2265. (2) You may email Customer Support at clientsupport@texascapitalbank.com. (3) Log in at www.texascapitalbank.com and send a secure message through the online portal. <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer a customer, we may continue to share your information as described within this notice. However, you can contact us at any time to limit sharing.</p>
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Questions?	Call toll-free 1.877.839.2265, email us at clientsupport@texascapitalbank.com , or go to www.texascapitalbank.com .
Have a complaint?	<p>If you have a complaint concerning Texas Capital Securities, please contact the Texas State Securities Board through one of the means listed below:</p> <ul style="list-style-type: none"> (1) In Person or U.S. Mail: 208 E. 10th St., Austin, TX 78701 (2) Telephone: 512.305.8301 (3) Fax: 512.305.8310 (4) Website: https://www.ssb.texas.gov/contact-us <p>Your complaint should include an explanation of the problem in a simple and chronological narrative that includes the location, names of employees and relevant dates. Please include legible photocopies of any documentary evidence that supports your claim.</p> <p>If you have a complaint concerning any area other than Texas Capital Securities, please contact the Texas Department of Banking through one of the means listed below:</p> <ul style="list-style-type: none"> (1) In Person or U.S. Mail: 2601 North Lamar Blvd., Suite 300, Austin, TX 78705-4294 (2) Telephone: 877.276.5554 (3) Fax: 512.475.1313 (4) Email: consumer.complaints@dob.texas.gov (5) Website: www.dob.texas.gov <p>Your complaint should include an explanation of the problem in a simple and chronological narrative that includes the location, names of employees and relevant dates. Please include legible photocopies of any documentary evidence that supports your claim.</p>

Who We Are	
Who is providing this notice?	Texas Capital Bank and: <ul style="list-style-type: none"> • The U.S. consumer divisions within Texas Capital Bank, including Private Wealth Advisors and Bask Bank • TCBI Securities, Inc. d/b/a Texas Capital Securities

What We Do	
How do Texas Capital Bank and its divisions 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 do Texas Capital Bank and its divisions collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Seek financial or tax advice • Perform transactions • Apply for a loan or credit (margin) • Use your credit or debit card • Make a wire transfer • Apply for insurance • Execute an Engagement Notice <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise.
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Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include Texas Capital Bank Wealth Management Services, Inc., d/b/a Texas Capital Bank Private Wealth Advisors, TCBI Securities, Inc., d/b/a Texas Capital Securities, and TCB Community Development.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Texas Capital Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Texas Capital Bank does not engage in joint marketing.</i>

Other Important Information	
<p>For Vermont Residents Only: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	
<p>For Nevada Residents Only: We are providing you this notice pursuant to state law. If you prefer not to receive direct marketing calls from us, you may be placed on our Internal Do Not Call List by calling the number provided in the <i>Questions section</i>. Nevada law requires we provide the following contact information: Bureau of the Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson St., Carson City, NV 89701; telephone number: 1.702.486.3132; email aginfo@ag.nv.gov.</p>	
<p>For California Residents Only: Under California law, we will not share information we collect about you with companies outside of Texas Capital Bank or our affiliates, unless the law allows. We will limit sharing to the extent required by California law. California residents are provided a California Consumer Privacy notice for additional choices.</p>	

**California Consumer Privacy Notice
IMPORTANT PRIVACY CHOICES FOR CONSUMERS**

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing with Companies We Own or Control (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing with Other Companies We Do Business with to Provide Financial Products and Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name (please print): _____

State: _____

Account or Policy number(s): _____

Signature: _____ Date: _____

To exercise your choices, do one of the following:

- (1) Call this toll-free number 1.877.839.2265.
- (2) You may visit <https://www.texascapitalbank.com/contact-us> and click “Send a Message” link under Client Support.
- (3) Fill out, sign and send back this form to us in the envelope provided (you may want to make a copy or your records).

Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. We are headquartered in Dallas, Texas, and work with clients across the country. All services are subject to applicable laws, regulations and service terms.