

Financial Privacy Policy and Your Rights

We are committed to protecting your financial privacy, just as we protect your financial assets. The subject matter that follows describes our Financial Privacy Policy and the measures we take to protect the privacy of your Non-Public Personal Information. We do not disclose Non-Public Personal Information about you to anyone except as permitted by law.

Concerning Your Personal Information

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person or commercial entity that opens an account to assist the government in the fight against funding terrorism and money laundering activities. When you open a Consumer Account, we will ask for:

- Personal Name
- Residential Address
- Date of Birth
- Social Security Number

When you open a Commercial Account, we will ask for:

- Business Name
- Business Address
- Tax Identification Number

When certain conditions exist, we may also ask for the personal name, residential address, date of birth, and Social Security Number of each business owner who opens an Account with us. Whether you open a Consumer or Commercial Account, we may also ask to see your driver's license or other identifying documentation. In all cases, protection of your identity and confidentiality is our pledge to you.

Concerning Information We Collect

We collect Non-Public Personal Information about you from these sources:

- Information we receive from you on applications or other forms whether in writing, in person, by telephone, electronically or by any other means, such as your name, address, Social Security Number, employment, and income.
- Information we collect from your transactions with us and our Affiliates, such as Account balances, Account usage, and payment history.
- Information we collect from your transactions with Non-Affiliated Third Parties. For example, we may collect information which pertains to an ACH Entry or other Funds Transfer that is provided by the Non-Affiliated Third Party as required to complete the transaction.
- Information we receive from consumer or credit reporting agencies and other outside sources to determine creditworthiness, credit history and employment status.
- Information we receive from public sources, such as real estate records and telephone directories.

Protecting Your Non-Public Personal Information

We value our customer relationship with you; thus, we will not disclose your Non-Public Personal Information to any Non-Affiliated Third Party, except as required by law. Such safeguard protects you from independent solicitation for products or services by outside sources. Without limiting the foregoing, under certain circumstances, we may share your Non-Public Personal Information. Such circumstances include, but are not limited to, our required cooperation by law with the applicable jurisdiction when we are notified of, or have received in physical form, any one of these events: subpoena or similar legal process, fraud investigation, recording of deeds of trust, mortgages in public records, credit report notification, audit or examination. You acknowledge and agree that we may share your Non-Public Personal Information when required to by law.

Notwithstanding, you acknowledge and agree that we may disclose your Non-Public Personal Information to an outside company that performs services on our behalf, such as account processing, statement processing, check printing, and marketing. Under such circumstances, we require the respective outside company and/or independent contractor to enter into a confidentiality agreement with us, safeguarding your Non-Public Personal Information. Thus, the confidentiality agreement restricts the use of your Non-Public Personal Information by the respective outside company and/or independent contractor to the extent of the agreed upon purposes and prohibits the independent use thereof.

Sharing Your Information with Our Affiliates

We may disclose information about you to our Affiliates so that we may provide information to you about additional products and services we, or, our Affiliates, offer. Furthermore, we may disclose information about you to our Affiliates to better serve you, such as to offer time or money savings to you or to address your specific needs. You acknowledge and agree that we may disclose your name and address to our Affiliates in accordance with Federal law and regulation. Furthermore, we may disclose information about you to these Affiliates: financial service providers, such as insurance agents, life insurers, and property or casualty insurers.

Affirming Our Right to Verify Customer Information

When you open and maintain an Account with us, you acknowledge and agree to cooperate with us in the event we need to obtain and/or verify information with regard to the identification of individuals and entities with whom/which you conduct business. You acknowledge and agree to assist us with the preparation of any forms or reports we deem necessary or appropriate to help us achieve our regulatory requirements of the USA PATRIOT Act, the Bank Secrecy Act and any other applicable Federal law and regulation. This may include, but is not limited to, verifying the identity of beneficiaries or the transmission of Funds Transfer Items. Furthermore, you acknowledge and agree to provide us with such documentation as we may reasonably request and to take no action which may frustrate or impede the collection, identification, recordkeeping or reporting obligations imposed upon us by Federal law and regulation.

Protecting Information Security

We restrict access to Non-Public Personal Information about you to our employees who need to know such information so that they may assist you with our products and/or services. Our employees are bound by a code of conduct that requires the confidential treatment of your customer information. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard and protect your Non-Public Personal Information.

Concerning Present and Former Customers

The provisions within this Financial Privacy Policy pertain to both current and former customers with regard to our collection and disclosure of information about you.

Concerning Questions about Privacy Policy

In the event you have any questions which pertain to our Financial Privacy Policy, please contact our Compliance Officer at 214.932.6600.

Texas Capital Bank Privacy Policy

At Texas Capital Bank, we recognize that privacy and security of personal financial information is a concern to our customers. We have taken the utmost care in establishing and implementing policies and procedures to protect your personal information. Your privacy is considered in all aspects of our business. We may use your contact information, including demographic and profile data, to provide you with information about our bank, including products and services we offer.

Furthermore, we may review your financial information to determine your eligibility for such products and services. Other information, such as your Personal Identification Number (PIN) or any other unique identifier, is systematically verified when you conduct certain business with us through the Internet. We are committed to full compliance with Federal laws and regulations, such as the Fair Credit Reporting Act and the Right to Financial Privacy Act, which have been established to protect the confidentiality of customer information. Notwithstanding, we continue to monitor and review the privacy measures in place to protect customer information. These measures are updated as practices change and new technology becomes available.

Your Right to File a Complaint

Texas Capital Bank, N. A., is a national banking association chartered by the Office of the Comptroller of the Currency. Any customer wishing to file a complaint against us should contact the Office of the Comptroller of the Currency as follows:

Office of the Ombudsman
Customer Assistance Group
800.613.6743 (P)
713.336.4301 (F)
1301 McKinney Street, Suite 3450
Houston, Texas 77010-9050
www.occ.treas.gov