

Privacy Policy & Opt Out Election Form

(This notice applies to your account relationships with Financial Institution
and our family of companies--our affiliates and their subsidiaries)

We May Collect Information About You From:	
• Your account, including your transactions and payment history, with us, our affiliates, or others,	Yes
• Applications you file with us,	Yes
• Credit reports we obtain about you, and	Yes
• Other sources.	Yes
We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your personal information.	
We May Share All of the Information We Collect About You With:	
• Companies in our corporate family , such as our [securities broker-dealer and our credit card bank], so that they may offer their products and services to you or for other purposes.	Yes
(1) We share information from your credit reports, financial or personal information from your applications, or information from other sources.	Yes
<i>If yes, and you wish us to stop sharing this information, follow the instructions in the Opt Out Election Form.</i>	
(2) We share identifying information, such as your name and address, or information about our transactions or experiences with you, such as your payment history with us.	Yes
• Unrelated companies or persons , such as [mortgage bankers, insurance agents, and retailers] so that they may offer their products and services to you or for other purposes.	Yes
• We may continue to share this information, even if you are no longer our customer.	Yes
<i>If yes, and you wish us to stop sharing this information, follow the instructions in the Opt Out Election Form.</i>	
• Unrelated companies that work on our behalf to offer you additional products and services or financial institutions, such as [insurance companies and securities firms], with whom we have joint marketing agreements.	Yes
• Any company or person under limited circumstances specified by law, such as to process your transactions, prevent fraud, or respond to judicial process.	Yes

Opt Out Election Form

If you wish us to stop sharing your information, please contact us by:

- Calling us toll-free at 877-###-####; or
- Visiting our website at www.websiteaddress.com; or
- Filling out this form and mailing it to: Financial Institution
2003 Opt Out Hwy.
Elgin, TX 75258

Check the blanks that apply to you

_____ Do not share information about me or any joint account holder with companies in your corporate family from my credit reports, financial or personal information from my applications, or information from other sources.

_____ Do not share information about me or any joint account holder with unrelated companies or persons so that they may offer their products or services to me or for other purposes.

Name _____

Address _____

If you already have notified us about your privacy choices, then you need not contact us again.