

Privacy Notice

Rev. 1/2021

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| FACTS | WHAT DOES BANKDIRECT, A DIVISION OF TEXAS CAPITAL BANK, N.A. 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 depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">• Social Security number <li style="display: inline-block; width: 45%;">• Payment history <li style="display: inline-block; width: 45%;">• Income <li style="display: inline-block; width: 45%;">• Credit history <li style="display: inline-block; width: 45%;">• Account balances <li style="display: inline-block; width: 45%;">• 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 BankDirect, a division of Texas Capital Bank, N.A. chooses to share, and whether you can limit this sharing. |

| Reasons we can share your personal information | Does BankDirect, a division of Texas Capital Bank, N.A. share? | Can you limit this sharing? |
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| 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 | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

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| Questions? | Call toll-free 877-839-2737 or go to www.bankdirect.com |
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| Who We Are | |
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| Who is providing this notice? | You are receiving this notice from BankDirect, a division of Texas Capital Bank, N.A. |

| What We Do | |
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| How does BankDirect, a division of Texas Capital Bank, N.A. 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 does BankDirect, a division of Texas Capital Bank, N.A. 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 • Apply for a loan • Use your credit or debit card <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.</p> |

| Definitions | |
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| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliate is Texas Capital Bank Wealth Management Services, Inc. dba Texas Capital Bank Private Wealth Advisors.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>BankDirect, a division of Texas Capital Bank, N.A. does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card and investment services companies.</i> |

| Other Important Information | |
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| <p>State Laws:</p> <p>Vermont: 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, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email aginfo@ag.nv.gov.</p> <p>California: Under California law, we will not share information we collect about you with companies outside of Texas Capital Bank, N.A. or our affiliates, unless the law allows. We will limit sharing to the extent required by California law. California residents are provided a California 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): _____

Account or Policy number(s): _____

Signature: _____ Date: _____

To exercise your choices do one of the following:

- (1) Call this toll-free number 1-877-839-2737.
- (2) You may visit <https://www.bankdirect.com/clientsupport/contactinfo.aspx>, "Click here" link under Client Support E-Mail.
- (3) You may fill out, sign and send back this form to us at BankDirect, 2350 Lakeside Blvd., Ste. 800, Attn: Client Support, Richardson, TX 75082 (you may want to make a copy for your records).