

FACTS**WHAT DOES TEXSTAR NATIONAL 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and information received from you on applications or other forms
- Account balances and transaction history
- Loan balances and credit history

When you are no longer our customer, we continue to share your information as described in this notice

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 TexStar National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TexStar National 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 credit worthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

**To limit
our sharing**

- Call 210-659-4000 and speak with a TexStar customer service representative.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent or otherwise provided this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (210)659-4000 or go to www.texstar-bank.com

Who we are	Answer
Who is providing this notice?	TexStar Bancshares, Inc. and its wholly owned subsidiaries, TexStar National Bank and TrustStar Insurance Services, Inc.
What we do	Answer
How does TexStar National Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.</p> <p>These measures include computer safeguards and secured files and buildings, as well as periodic security training of personnel.</p>
How does TexStar National Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> - Open an account or apply for a loan - Deposit or make withdrawals to/from your account - Apply for other services, such as a safe deposit box <p>We also collect your personal information from others, such as credit bureaus 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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include TexStar Bancshares, Inc.; financial companies, such as TexStar National Bank and TrustStar Insurance Services, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • TexStar National Bank does not share with nonaffiliates so they can market to you
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"> • TexStar National Bank does not jointly market