

FACTS

WHAT DOES BEAL 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 account balances
- account transactions and transaction history
- payment history and wire transfer instructions

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

Reasons we can share your personal information	Does Beal 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	No	WE DON'T SHARE
For nonaffiliates to market to you	No	WE DON'T SHARE

Questions?

Call 877-879-2325 or go to www.bealbank.com

Who we are

Who is providing this notice?	Beal Bank, including UmbrellaBank.com, a division of Beal Bank.
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What we do

How does Beal Bank 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.
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How does Beal 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 give us your contact information ■ show your driver's license or make a wire transfer ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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 law and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
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- *Beal Bank does not share with affiliates.*

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
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- *Beal Bank does not share with nonaffiliates so they can market to you.*

Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
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- *Beal Bank does not jointly market.*

Other important information

Beal Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against Beal Bank should contact the Department of Savings and Mortgage Lending through one of the means indicated below:

In Person or by U.S. Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294

Telephone No.: (877) 276-5550

Fax No.: (512) 936-2003

Via Electronic Submission on the Department's website:

http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html