

## Privacy Notice

Rev. 01/2019

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| <b>FACTS</b> | <b>What Does Texas Capital Bank, N.A. do with your personal information?</b>  |
| <b>Why?</b>  | 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.  |
| <b>What?</b> | <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> <li style="display: inline-block; width: 45%;">• Payment history</li> <li style="display: inline-block; width: 45%;">• Income</li> <li style="display: inline-block; width: 45%;">• Credit history</li> <li style="display: inline-block; width: 45%;">• Account balances</li> <li style="display: inline-block; width: 45%;">• Credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | 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 Texas Capital Bank, N.A. chooses to share, and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does Texas Capital Bank, N.A. share? | Can you limit this sharing? |
|---|--------------------------------------|-----------------------------|
| <b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                  | No                          |
| <b>For our marketing purposes -</b> to offer our products and services to you   | Yes                                  | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                                  | No                          |
| <b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences   | No                                   | We don't share              |
| <b>For our affiliates' everyday business purposes -</b> information about your creditworthiness   | No                                   | We don't share              |
| <b>For our affiliates to market to you</b>  | No                                   | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                                   | We don't share              |

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| <b>Questions?</b> | Call toll-free 877-839-2265 or go to <a href="http://www.texascapitalbank.com">www.texascapitalbank.com</a> |
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| <b>Who We Are</b>                    |   |
|--------------------------------------|---|
| <b>Who is providing this notice?</b> | You are receiving this notice from Texas Capital Bank, N.A. |

| <b>What We Do</b>   |   |
|---|---|
| <b>How does Texas Capital Bank, N.A. protect my personal information?</b> | 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.   |
| <b>How does Texas Capital Bank, N.A. collect my personal information?</b> | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Deposit money</li> <li>• Pay your bills</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                                       |
| <b>Why can't I limit all sharing?</b>                                     | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

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

| <b>Other Important Information</b>   |  |
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| <p><b>State Laws:</b></p> <p><b>Vermont:</b> We follow state law if state law provides you with additional privacy protections. For example, we automatically treat customers with a Vermont mailing address as having limited our sharing with affiliates and nonaffiliates, unless you give us authorization for such sharing.</p> <p><b>For Nevada Residents Only:</b> 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 <a href="mailto:aginfo@ag.nv.gov">aginfo@ag.nv.gov</a>.</p> <p><b>California:</b> Under California law, we will not share information we collect about you with companies outside of Texas Capital Bank, unless the law allows. We will limit sharing to the extent required by California law. California residents are provided a California Consumer Privacy 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.

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#### 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 1-877-839-2265
- (2) Fill out, sign and send back this form to us in the envelope provided (you may want to make a copy for your records).