

FACTS**WHAT DOES ___MAINLAND 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 ___income_____
- **account balances** ___ and ___ **credit history**_____
- **payment histories** ___ and ___ **transaction or loss 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 Mainland Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mainland 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 409-948-1625 or go to www.mainlandbank.com

Who we are

Who is providing this notice?

Mainland Bank

What we do

How does Mainland 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.

How does Mainland Bank collect my personal information?

We collect your personal information, for example, when you

- wire funds or apply for a loan
- open an acct or show your driver's license
- make deposits or withdrawals from your account

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Mainland Bank has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Mainland Bank does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Mainland Bank does not jointly market.

Other important information

CONSUMER COMPLAINT NOTICE

Mainland Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Mainland Bank should contact the Texas Department of Banking.

Mainland Bank also engages in the money transmission and / or currency exchange business as an authorized delegate of **American Express** under Chapter 151 of the Texas Finance Code. After first contacting **American Express (800-447-7677)**, a customer that still has an unresolved complaint regarding the company's money transmission or currency exchange activity should direct the complaint to the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

In Person or U.S. Mail	Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin, TX 78705-4294
Telephone Number	1-877/276-5554 (toll free)
Fax Number	512/475-1313
E-mail Address	consumer.complaints@dob.texas.gov
Website Address	www.dob.texas.gov

AVISO DE QUEJA DE CONSUMIDOR

Mainland Bank es fletado conforme a las leyes del Estado de Texas y según la ley estatal es sujeto al descuido regulador por el Texas Department of Banking. Cualquier consumidor que desea archivar una queja contra el Banco de Continente debería ponerse en contacto con el Texas Department of Banking

Mainland Bank también engrana en la transmisión de dinero y/o dinero cambian el negocio como un delegado autorizado de **American Express** bajo el Capítulo 151 del Código de Finanza de Texas. Después primero ponerse en contacto con **American Express (800-447-7677)**, un cliente que todavía tiene una queja no resuelta en cuanto a transmisión de dinero de la compañía o actividad de cambio monetaria debería dirigir la queja al Texas Department of Banking.

Los consumidores/clientes pueden archivar quejas con el Texas Department of Banking por ponerse en contacto con el Departamento por uno de los medios indicados abajo:

En Persona o Correo estadounidense...	Texas Department of Banking 2601 North Lamar Boulevard Suite 300 Austin , TX 78705-4294
Número de teléfono...	1-877/276-5554 (toll free)
Número de Fax...	512/475-1313
Dirección de correo electrónico	consumer.complaints@dob.texas.gov
Dirección de Sitio Web	www.dob.texas.gov