

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 transaction history
- credit history and credit score

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

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.

<p>How does Mainland Bank collect my personal information?</p>	<ul style="list-style-type: none"> ■ open an account or apply for a loan ■ make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus or other companies</p>
<p>Why can't I limit all sharing?</p>	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Mainland Bank has no affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Mainland Bank does not share with non-affiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Mainland Bank does not jointly market.

Other important information

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 through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4294; Telephone: 877/276-5554; Fax: 512/475-1313; E- mail: consumer.complaints@dob.texas.gov; website: 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. 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: 2601 North Lamar Boulevard, Austin, Texas 78705-4294; Número de teléfono: 877/276-5554; Número de Fax: 512/475-1313; Dirección de correo electrónico: consumer.complaints@dob.texas.gov ; Dirección de Sitio Web: www.dob.texas.gov