

**VALUEBANK TEXAS
PRIVACY DISCLOSURE**

Rev. 7/3/2012

FACTS	WHAT DOES VALUEBANK TEXAS 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?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and income • Account Balances and payment history • Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 customer's personal information: the reasons ValueBank Texas chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ValueBank Texas 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	YES	NO
For our marketing purposes – to offer our products and service to you.	YES	NO
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We Do Not Share
For our affiliates to market to you	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share

Questions?	Call (361) 888-4451 or go to valuebanktexas.com
-------------------	---

Who we are	
Who is providing this notice?	ValueBank Texas

What we do	
How does ValueBank Texas 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 ValueBank Texas 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 deposit money • Pay your bills or apply for a loan • Use your debit or credit card
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 credit worthiness • 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	Companies related by common ownership or control. They can be financial or nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other Important information

ValueBank Texas 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 ValueBank Texas should contact the Texas Department of Banking.

ValueBank Texas also engages in the money transmission and currency exchange business as an authorized delegate of American Express, MoneyGram and Foreign Currency Exchange International under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of American Express at 1-800-221-7282, MoneyGram at 1-800-542-3590 or Foreign Currency Exchange International at, 1-407-404-7002 if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your 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 to....	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.....	www.dob.texas.gov

Thank you very much for banking with ValueBank Texas. We are proud to have you as a customer and you may rest assured that we are doing everything possible to protect the privacy of the financial information you have entrusted us with.