

Privacy Notice

Rev. 01/2018

FACTS	What does BankDirect, a division of Texas Capital Bank, N.A. 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 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 style="display: inline-block; width: 45%;">• Transaction history <li style="display: inline-block; width: 45%;">• Income <li style="display: inline-block; width: 45%;">• Credit history <li style="display: inline-block; width: 45%;">• Account balances <li style="display: inline-block; width: 45%;">• Credit scores <p>When you are <i>no longer</i> 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 customers' personal information, the reasons BankDirect, A Division of Texas Capital Bank, N.A. chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does BankDirect, a Division of Texas Capital Bank, N.A. 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	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To Limit our Sharing	<p>Call toll-free 877-839-2737, please ask to speak with the Information Privacy Department.</p> <p>Please Note: If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we may continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll-free 877-839-2737 or go to www.bankdirect.com
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Who We Are	
Who is providing this notice?	You are receiving this notice from BankDirect, A Division of Texas Capital Bank, N.A.

What We Do	
How does BankDirect, A Division of Texas Capital Bank, N.A. 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 BankDirect, A Division of Texas Capital Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Pay your bills • Apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

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