

At BankDirect, a division of Texas Capital Bank, your online privacy is important to us. This Online Privacy Policy explains the collection, use, sharing, and protection of data and information that we gather from you when you use our website (“Site”) and the websites of partner institutions that directly link to this Policy. Our Online Privacy Policy covers the functions and services available through our Site and mobile application. By continuing to use our Site, you consent to the practices identified in this Policy.

#### **INFORMATION WE COLLECT Personal Information**

When you visit our Site, we may collect “Personal Information” about you that you provide to us, including but not limited to:

- First, middle, and last name
- Home or other physical address
- E-mail address
- Telephone number
- Location information
- Date of Birth
- Username associated with your account

#### **Other Online Information**

We collect other information when you visit our Site, use our mobile application, or interact with our advertisements, even if you are not using our services or do not provide this information directly to us. We may collect this behavioral information in a variety of ways, including but not limited to:

- **Cookies:** Cookies are small pieces of data that are stored by your internet browser directly on the device you are using. Cookies help track technical and navigational information such as time you spend on the Site, your browser type, and the specific pages that you have visited.
- **Flash objects (also “Local Shared Objects”):** Flash objects determine browser type to ensure that you can view all the content on our Site, and they help us recognize you and your device when you revisit our Site.
- **Web beacons:** Web beacons are objects that are embedded in a webpage and usually invisible to the user. They track who is visiting our Site.
- **IP Address:** An IP Address is automatically assigned to your device by your Internet Service Provider and is automatically recorded and logged when you visit our Site.
- Other use-tracking technologies that we may use from time to time and as technology changes.

#### **HOW WE USE YOUR INFORMATION**

Collecting Personal Information and Other Online Information allows us to optimize the services we offer you. We use this information in a number of ways, including but not limited to:



- Processing applications and transactions
- Verifying your identity, including when you access your online account
- Responding to inquiries and communications from you
- Improving our business operations and developing new products and services
  
- Assessing and informing you about the services and products that might interest you
- Providing you important information about our Site
- Protecting the rights, property, or personal safety of Texas Capital Bank, its users and/or the public
- Complying with legal requirements
- Other purposes we may specifically disclose at the time we collect information

#### HOW WE SHARE YOUR INFORMATION

We share information we collect from or about you in accordance with our [Customer Privacy Notice](#). This Notice describes the information collected and your choices regarding the sharing of this information.

We disclose Personal Information and Other Online Information as required by law and to third party affiliates and servicers in connection with the processing, administration, and servicing of your account. These affiliates are only authorized to use and disclose your information as needed to perform services on our behalf or to satisfy legal requirements. At times, we may also disclose your information to meet legal requirements, cooperate with law enforcement authorities, or as we deem appropriate to prevent physical harm or financial loss.

In the event that assets of BankDirect, a division of Texas Capital Bank, are acquired by, sold to, or merged with another third party, we reserve the right to transfer your information in connection with this transaction.

#### TRACKING

We track your use of our Site across multiple devices, monitoring your activity to personalize and improve your experience. All platform pixels will be capturing anonymized user data including, without limitation: conversion activity, impression/click data, and unique identifiers, such as cookie IDs.

You can exercise your opt-out rights through the below resources:

- To opt out of Google’s use of cookies, you can visit Google’s Ads Settings:  
<https://www.google.com/settings/ads/plugin>

Please note that not all tracking will stop, even if you delete cookies.

#### DO NOT TRACK SIGNALS

The site is not built to respond to “do not track” signals. Even if your browser is set to “Do Not Track,” our information collection and disclosure practices will continue to operate as described in this Policy.

#### HOW WE PROTECT YOUR INFORMATION

We take the security of your personal information seriously. We actively work to limit access to your personal information to authorized employees, agents, contractors or vendors. We also maintain physical, electronic, and procedural safeguards as required by law to protect the information we collect from you through our Site from unauthorized access, disclosure, manipulation, or destruction.



#### CHILDREN'S PRIVACY

Our site is not directed at individuals under the age of thirteen (13), and we do not knowingly solicit, collect or use personal information from children under 13 without parental consent. Children under 13 are prohibited by this Online Privacy Policy from providing Personal Information through our Site. We do not sell the personal information of minors.

#### KEEPING INFORMATION ACCURATE

The accuracy of the information you provide to us is very important. Please log in to your account and update any account information you believe to be incorrect. If you cannot change or correct the information online, or you would rather make these changes offline, please contact us through the below channels:

- (1) Call this toll-free number 1-877-839-2737
- (2) You may email Client Support at [ClientSupport@bankdirect.com](mailto:ClientSupport@bankdirect.com)
- (3) Log in at [www.bankdirect.com](http://www.bankdirect.com) and send a secure message through the online portal

#### CHANGES TO THE ONLINE PRIVACY POLICY

Our Online Privacy Policy is subject to change. We will inform you of these changes by posting the Policy to this page and revising the date listed at the top of the page. By continuing to use our Site following the posting, you consent to the modified Online Privacy Policy. Any changes will be effective only after the effective date of the change and will not affect any dispute arising prior to the effective date of the change.

#### ADDITIONAL RIGHTS

Applicable laws may give you additional rights that are not described in this online privacy policy.

#### YOUR CALIFORNIA PRIVACY RIGHTS

If you are a California resident, California law may provide you with additional rights regarding our use of your personal information. To learn more about your California privacy rights, visit the CCPA Privacy Statement attached.

#### QUESTIONS OR COMPLAINTS

For any questions regarding this Policy, please call us at 1-877-839-2737 or email us to [Clientsupport@bankdirect.com](mailto:Clientsupport@bankdirect.com).

If you have a complain, please contact the Texas Department of Banking through one of the means listed below:

- (1) In Person or U.S. Mail: 2601 North Lamar Blvd, Suite 300, Austin, TX 78705-4294
- (2) Telephone: (877) 276-5554
- (3) Fax: (512) 475-1313
- (4) Email: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)
- (5) Website: [www.dob.texas.gov](http://www.dob.texas.gov)

Your complaint should include an explanation of the problem in a simple and chronological narrative that includes the location, names of employees, and relevant dates.

#### PRIVACY STATEMENT – CALIFORNIA

This privacy statement for California residents supplements the information contained in the Online Privacy Policy and applies solely for visitors, users and others who reside in the state of California (“consumers” or “you”). We adopt this notice to comply with the California Consumer Privacy Act of 2018 (“CCPA”). Any terms defined in the CCPA have the meaning when used in this notice.

**INFORMATION WE COLLECT/USE/DISCLOSE/SELL:**

We collected the following information from consumers within the last twelve (12) months:

Personal Information Categories & Sources	Business /Commercial Purpose (i.e. How we use it)	Disclosed to Other Parties (i.e. How we share it)
<p><b>Identifiers:</b> Name Postal Address Email Internet protocol address Driver’s License or Passport Information Social Security number Other similar personal identifiers to identify you</p> <p>We collect this information from you, governmental entities and other third parties or data brokers.</p> <p>We also generate identifiers internally such as customer identification numbers.</p>	<p><b>Purpose:</b> Security, Performing Services, Auditing</p> <p>Identification of customer and validation of information provided to us to open an account; provide the services you requested; monitor account security and banking activities; comply with legal and regulatory requirements, fulfilling, maintaining and servicing accounts; providing marketing to you of our products and services; and internal reporting and analytic purposes.</p>	<p>We share this information with our service providers, business partners, and those whom you instruct us to share this information.</p> <p>We share this information only as necessary to comply with legal or regulatory requirements with parties such as government authorities.</p>
<p><b>Signature, telephone number, bank account number, credit card number, debit card number, or any other financial information</b></p> <p>We collect this information from you, governmental entities and other third parties or data brokers.</p>	<p><b>Purpose:</b> Security, Performing Services, Auditing</p> <p>Identification of customer and validation of information provided to us to open an account; provide the services you requested; monitor account security and banking activities; comply with legal and regulatory requirements, fulfilling, maintaining and servicing accounts; providing marketing to you of our products and services; and internal reporting and analytic purposes.</p> <p>We generate account and debit numbers. In the future, we may allow you to connect your other external bank accounts with other financial institutions when provided by you to link your accounts with us.</p>	<p>We share this information with our service providers, business partners, and those whom you instruct us to share this information.</p>

Personal Information Categories & Sources	Business /Commercial Purpose (i.e. How we use it)	Disclosed to Other Parties (i.e. How we share it)
---	---	---

<p><b>Personal characteristics:</b> such as Date of birth, citizenship status, gender, age</p> <p>We collect this information from you while opening an account.</p> <p>We may also collect this information from governmental entities and other third parties or data brokers.</p>	<p><b>Purpose:</b> Security, Performing services, Auditing</p> <p>Identification of customer and validation of information provided to us to open an account; provide the services you requested; monitor account security and banking activities; comply with legal and regulatory requirements, fulfilling, maintaining and servicing accounts; providing marketing to you of our products and services; and internal reporting and analytic purposes.</p>	<p>We share with our service providers and in aggregate to governmental authorities as required for any legal and regulatory requirements.</p>
<p><b>Commercial information</b></p>	<p>We don't collect.</p>	<p>None.</p>
<p><b>Biometric information</b></p>	<p>We do not collect.</p>	<p>None.</p>
<p><b>Internet or other electronic network activity information,</b> Including but not limited to device and browser type, Internet Service Provider, browsing history, search history, and information regarding a consumer's interaction with an internet website, application or advertisement.</p>	<p><b>Purpose:</b> Security, Performing services</p> <p>Monitor account security and activities; we also collect this information as part of your use of our site or mobile application and providing our products and services.</p>	<p>We share this information with our service providers.</p>
<p><b>Geolocation data,</b> such as device location.</p> <p>We collect from your activity on our digital properties (e.g. through online platforms or mobile applications).</p>	<p><b>Purpose:</b> Security</p> <p>Monitor account security and activities.</p>	<p>We share this information with our service providers.</p>
<p><b>Audio, electronic, visual, or similar information</b></p>	<p><b>Purpose:</b> Security, Performing Services</p> <p>We may collect audio and visual information for security and customer service purposes.</p>	<p>We share this information with our service providers.</p>
<p><b>Professional or employmentrelated information,</b> such as employment history and income.</p> <p>We may collect this information from you if you provide it to us.</p>	<p><b>Purpose:</b> Performing services</p> <p>Identification of customer and validation of information provided to us; provide services you requested; providing marketing to you of our products and services and complying with legal and regulatory requirements.</p>	<p>We share this information with our service providers.</p>

--	--	--

Personal Information Categories & Sources	Business /Commercial Purpose (i.e. How we use it)	Disclosed to Other Parties (i.e. How we share it)
<b>Education information</b>	We don't collect.	None.
<b>Inferences:</b> We generate these internally.	<b>Purpose:</b> Security, Performing Services  We may monitor banking activities and behaviors for security purposes and to better understand your needs and satisfaction with our services and to develop and offer more relevant services and products.	We share with our service providers by using their functionality to build profiles for our internal use.

Personal information does not include:

- Publicly available information from government records.
- De-identified or aggregated consumer information.
- Information excluded from the CCPA's scope, like:
  - health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
  - personal information covered by certain sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994.

**YOUR RIGHTS, INCLUDING ACCESS, DELETION, AND OPT-OUT:**

You have the right to request that we disclose to you what information we collect, use, disclose, and sell. You also have the right to request that a business delete any personal information about you which the business has collected about you. To submit either of the above requests, you may contact us, by calling 1-877-839-2737, submitting via email at [clientsupport@bankdirect.com](mailto:clientsupport@bankdirect.com) or by sending a message through your password protected online portal at <https://securelogin.bankdirect.com>. Please note for your protection, any request sent to us relating to your personal information will be subject to the following verification procedure: (1) you may be verified by your submission made through your password protected online portal or by verifying identification points with client support. We reserve the right to deny your request if we



cannot verify your identity. Where we deny your request in whole or in part, we will endeavor to inform you of the denial, provide an explanation of our actions, and provide the reasons for the denial.

We do not sell your personal information. We shall not discriminate against you for exercising any of your above rights.

You may designate an authorized agent to make a request to exercise your rights on your behalf. Your authorized agent must be able to provide to us proof that you have authorized the agent to act on your behalf. For your protection, we reserve the right to deny any request from an agent who does not submit proof that they have been authorized to act on your behalf.

**Changes to Our Privacy Notice**

We reserve the right to amend this privacy statement at our discretion and at any time. When we make changes to this privacy statement, we will post an updated version on the website homepage. Any changes will be effective only after the effective date of the change and will not affect any dispute arising prior to the effective date of the change.