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FACTS

WHAT DOES SCHERTZ BANK & TRUST 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 ■ Payment history and credit 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 Schertz Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Schertz Bank & Trust 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	WE DON'T SHARE	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your transactions and experiences	WE DON'T SHARE	WE DON'T SHARE
For our affiliates' everyday business purposes— information about your creditworthiness	WE DON'T SHARE	WE DON'T SHARE
For our affiliates to market to you	WE DON'T SHARE	WE DON'T SHARE
For non affiliates to market to you	WE DON'T SHARE	WE DON'T SHARE

Questions? Call 1-800-945-9544 or go to www.schertzbank.com

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Who we are	
Who is providing this notice?	Schertz Bank & Trust
What we do	
How does Schertz Bank & Trust 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. We limit access to information to those employees for whom access is appropriate.
How does Schertz Bank & Trust collect my personal information?	We collect your personal information, for example, when you ■ Open an account or apply for a loan ■ Make deposits or withdrawals from your account ■ Make a wire transfer ■ Use your debit card We also collect your personal information from credit bureaus or other companies
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 non financial companies. ■ **Schertz Bank & Trust has no affiliates.**
Non affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. ■ **Schertz Bank & Trust 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. ■ **Schertz Bank & Trust does not jointly market.**
Other important information	
Schertz Bank & Trust is chartered, licensed or registered 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 Schertz Bank & Trust should contact the Texas Department of Banking through one of the means indicated below: ■ In person ■ U.S. mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705 ■ Telephone: (877) 276-5554 ■ Fax: (512) 475-1313 ■ Email: consumer.complaints@dob.texas.gov ■ Website: www.dob.texas.gov	