

**FACTS****WHAT DOES KEYSTONE 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 account balances
- Payment history and transaction or loss history
- Overdraft history and checking account information

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 Keystone Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Keystone Bank share?	Can you limit this sharing?
<b>For our everyday business purposes--</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes--</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call toll-free (888)266-9707 or go to [www.keystone.bank](http://www.keystone.bank)

## Who we are

**Who is providing this notice?**

"Keystone Bank" means Keystone Bank, S.S.B.

## What we do

**How does Keystone 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.

**How does Keystone Bank collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income information or give us your contact information
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, 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 nonaffiliates 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 nonfinancial companies.

- *Keystone Bank does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Keystone Bank does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner(s) include Kasasa, Ltd.*

## Other important information

### Special Notice For Texas Residents

**HOW TO FILE A COMPLAINT.** The Keystone 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 Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Keystone Bank should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below:

<b>In Person or U.S. Mail:</b>	Texas Department of Savings and Mortgage Lending 2601 North Lamar Boulevard, Suite 201 Austin, TX 78705	<b>Phone:</b>	(877)276-5550
		<b>Fax:</b>	(512)936-2003
		<b>Email:</b>	Through the Department's website at <a href="http://www.sml.texas.gov">www.sml.texas.gov</a>