

FACTS**WHAT DOES BANK OF HOUSTON 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"> • Social Security number and account balances • account transactions and checking account information • credit history and payment history <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 Bank of Houston chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Houston 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	No	We don't share
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

Questions?	Call (713) 497-1515 or go to www.bohbank.com
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Who we are

Who is providing this notice?	Bank of Houston
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What we do

How does Bank of Houston protect my personal information?	<p>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.</p> <p>We do not use "cookies" to collect and track information online. Our website is not directed at children and we do not knowingly collect or maintain children's personal information.</p>
How does Bank of Houston collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or deposit money ● make deposits or withdrawals from your account or open an account ● provide account information
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. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Bank of Houston does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Bank of Houston does not share with nonaffiliates 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 a club account and a credit card vendor.</i>

Other important information

The Bank of Houston 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 the Bank of Houston should contact the Texas Department of Banking through one of the means indicated below:
 In-person or U.S. mail: Texas Department of Banking 2601 N Lamar Boulevard, Suite 300 Austin, TX 78705-4294 Telephone: (877) 276-5554 (toll-free) Fax: (512) 475-1313 Email: consumer.compliants@dob.texas.gov Website: www.dob.texas.gov