

Privacy Notice

Rev. 11/2019

FACTS	WHAT DOES BASK BANK, 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances
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 Bask Bank, 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 Bask Bank, 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	Yes	No
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	Yes	Yes

To limit our sharing	<p>To exercise your choices, including revoking any choice(s) you already have made, you need to do one of the following:</p> <ol style="list-style-type: none"> (1) Call this toll-free number 1-833-260-4320. (2) You may email Customer Support at customersupport@baskbank.com (3) Log in at www.baskbank.com and send a secure message through the online portal. <p>Please Note: If you are a new customer, we can begin sharing your information 30 days from the date we send this notice. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit sharing.</p>
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Questions?	Call toll-free 833-260-4320 or go to www.baskbank.com
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Who We Are

Who is providing this notice?	You are receiving this notice from Bask Bank, a division of Texas Capital Bank, N.A.
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What We Do	
How does Bask Bank, 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 Bask Bank, 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 <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>

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>Our affiliate is Texas Capital Bank Wealth Management Services, Inc. dba Texas Capital Bank Private Wealth Advisors.</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>Nonaffiliates we share with can include service providers, co-branded partners, retailers, data processors, and advertisers.</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>Bask Bank's joint marketing partners can include co-branded partners.</i>

Other Important Information	
<p>State Laws:</p> <p>Vermont: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p> <p>For Nevada Residents Only: We are providing you this notice pursuant to state law. To be placed on our Internal Do Not Call List call 833-260-4320. Nevada law requires we provide the following contact information: Bureau of the Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 1-702-486-3132; email aginfo@ag.nv.gov.</p> <p>California: Under California law, we will not share information we collect about you with companies outside of Texas Capital Bank, N.A. or our affiliates, unless the law allows. We will limit sharing to the extent required by California law. California residents are provided a California Consumer Privacy notice for additional choices.</p>	



California Consumer Privacy Notice

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICES

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "No," we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services (Nonaffiliates): Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services.

NO, please do not share personal and financial information with outside companies you contract with to provide products and services. Please note that by saying, "NO" we may not be able to offer you financial products and services through Bask Bank, a division of Texas Capital Bank, N.A.

TIME SENSITIVE REPLY

You may make your privacy choice(s) at any time. Your choice(s) will remain in effect unless you state otherwise, and you may revoke your choice(s) at any time. However, if we do not hear from you by 45 days from the account opening date, we may share some of your information with affiliated companies after that date. Bask Bank, a division of Texas Capital Bank, N.A. will maintain a copy of this document. You are entitled to a copy of this document upon request.

Name (please print): _____

Account or Policy number(s): _____

Signature: _____ Date: _____

To exercise your choices, including revoking any choice(s) you already have made, you need to do one of the following:

- (1) Call this toll-free number 1-833-260-4320.
- (2) You may email Customer Support at customersupport@baskbank.com
- (3) Log in at www.baskbank.com and send a secure message through the online portal.