

FACTS

WHAT DOES BENCHMARK 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: <ul style="list-style-type: none"> ■ Social Security number and Transaction history ■ Account numbers, account balances, payment history, and inquiries ■ Location, Audio, Contacts, External Storage, and Camera (iOS or Android Mobile App users)
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 Benchmark Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Benchmark Bank 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Call Benchmark Bank at 972-673-4000 ■ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 972-673-4000 or visit www.benchmarkbank.com
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Mail-in Form										
Leave Blank OR	Mark any/all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.									
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="background-color: #ccc; width: 20%;">Name</td> <td style="width: 50%;"></td> <td rowspan="4" style="width: 30%; vertical-align: top; padding: 5px;">Mail to: Benchmark Bank 5700 Legacy Dr. Suite 10A Plano, TX 75024</td> </tr> <tr> <td style="background-color: #ccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #ccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #ccc;">Account #</td> <td></td> </tr> </table>	Name		Mail to: Benchmark Bank 5700 Legacy Dr. Suite 10A Plano, TX 75024	Address		City, State, Zip		Account #		
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Who we are	
Who is providing this notice?	Benchmark Bank
What we do	
How does Benchmark 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 Benchmark Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account and provide us with your contact information ■ Make deposits or withdrawals from your account ■ Apply for a loan 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 <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Mortgage Companies, Title Companies, and Finance Companies</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Benchmark Bank does not share with nonaffiliates. Our customer would contract directly with third-party partner providers.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Benchmark Bank jointly markets with credit card servicers, insurance companies, & trust companies.</i>
Other important information	
For Texas Customers. Benchmark Bank 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 Benchmark Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov ; Website: www.dob.texas.gov .	