

FACTS

WHAT DOES BROADSTREET BANK SSB 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 payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

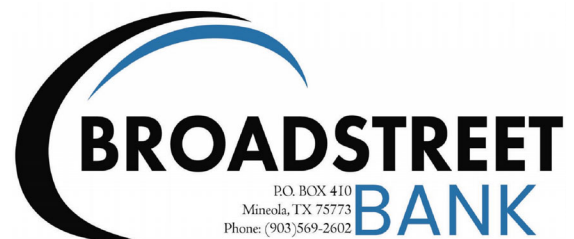
How?

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

Reasons we can share your personal information	Does Broadstreet Bank SSB 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 do not share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 903-569-2602 or go to www.broadstreet.bank/privacy





Who we are

Who is providing this notice?	Broadstreet Bank SSB
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What we do

How does Broadstreet Bank SSB 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.
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How does Broadstreet Bank SSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Broadstreet Bank SSB does not share with our affiliates.
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Broadstreet Bank SSB does not share with nonaffiliates so they can market to you.
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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"> ▪ Our joint marketing partners include TIB-The Independent Bankers Bank and Harland Clarke Corporation.
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Other important information

Broadstreet Bank SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against Broadstreet Bank SSB should contact the Department of Savings and Mortgage Lending through one of the means indicated below:

In Person or by Mail: Department of Savings and Mortgage Lending
2601 North Lamar Blvd, Suite 201 Telephone: 877-276-5550
Austin, TX 78705-4294 Fax: 512-936-2003
Department's website at www.sml.texas.gov



**P.O. Box 410
215 W. Broad Mineola, TX 75773
903-569-2602-Fax 903-569-6366**

As an enhancement to the information requested in your loan application, we would like for you to provide us with the following:

Borrower's Cell Phone Number: _____

Borrower's Email Address: _____

Co-Borrower's Cell Phone Number: _____

Co-Borrower's Email Address: _____

