

FACTS

WHAT DOES MINEOLA COMMUNITY 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?	<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 income ▪ Account balances and payment history ▪ Credit history and credit scores <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 Mineola Community Bank SSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Mineola Community 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.mineolacb.com/privacy

Who we are

Who is providing this notice?

Mineola Community Bank SSB

What we do

How does Mineola Community 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.

How does Mineola Community Bank SSB collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Mineola Community Bank SSB does not share with our affiliates.

Nonaffiliates

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

- Mineola Community Bank SSB 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 partners include TIB-The Independent Bankers Bank and Harland Clarke Corporation.

Other important information

Mineola Community Bank SSB 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 Mineola Community Bank SSB should contact the Texas Department of Savings and Mortgage Lending by one of the means indicated below.

http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html

In Person or by U.S. Mail: Texas Department of Savings and Mortgage Lending

2601 North Lamar Blvd, Suite 201
Austin, TX 78705-4294

Telephone: 877-276-5550

Fax: 512-936-2003

MINEOLA COMMUNITY BANK, S.S.B.
P O BOX 410 / 215 W BROAD
MINEOLA, TX 75773
903-569-2602 903-569-6366FAX

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: _____
Co-Borrower's Cell Phone Number: _____

Borrower's E-mail Address: _____
Co-Borrower's E-mail Address: _____

SERVICING DISCLOSURE STATEMENT

App. Date	Application No.	Loan Amount	Branch	Collateral	Officer	Init.
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.						

Applicant:

Lender:

Mineola Community Bank, SSB
 Main Office
 215 W Broad
 Mineola, TX 75773

SERVICING DISCLOSURE STATEMENT

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- or
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- or
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/WE HAVE READ THIS DISCLOSURE FORM, AND UNDERSTAND ITS CONTENTS, AS EVIDENCED BY MY/OUR SIGNATURES BELOW. I/WE UNDERSTAND THAT THIS ACKNOWLEDGMENT IS A REQUIRED PART OF THE MORTGAGE LOAN APPLICATION.

APPLICANT:

X _____ X _____
 Applicant's Signature Date Co-Applicant's Signature Date