

# FACTS

## WHAT DOES SOUTHWEST CAPITAL 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:

- Social Security number and income
- Payment history and transaction history
- Overdraft history and checking account information

When you are *no longer* a 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 SOUTHWEST CAPITAL BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SOUTHWEST CAPITAL BANK share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We DO NOT share
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	No	We DO NOT share
<b>For nonaffiliates to market to you</b>	No	We DO NOT share

### Questions?

Call (505) 247-7922 or toll-free 1-800-748-2406 or go to [www.southwestcapital.com](http://www.southwestcapital.com)

**Who we are**

<b>Who is providing this notice?</b>	Southwest Capital Bank
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**What we do**

<b>How does SOUTHWEST CAPITAL BANK protect my personal information?</b>	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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<b>How does SOUTHWEST CAPITAL BANK collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make deposits or withdrawals from your account or give us your contact information</li> <li>• show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
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<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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**Definitions**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Southwest Capital Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Southwest Capital Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include: Credit Card companies and Credit Monitoring services</i></li> </ul>

**Other Important Information**