



PRIVACY NOTICE



Categories of Information We Collect

We Collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency.

Categories of Information We May Disclose About You

We may disclose all of the information we collect, as described above.

Categories of Parties to Whom We May Disclose

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers and insurance agents.
- Non-financial companies, such as retailers, direct marketers, airlines and publishers.
- Other, such as non-profit organizations.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

How to opt out

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

If you wish to opt out of disclosures to nonaffiliated third parties, you may call the following number 915-544-2215.

If Our Relationship Ends

If you decide to close your account (s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

