

**Where can I learn more about the sharing practices of Lone Star National Bank (LSNB)?**

We must describe our sharing practices within our privacy notice. [CLICK HERE](#) to view the privacy notice of LSNB.

**Can I contact LSNB and request that my information not be shared?**

Because LSNB intends to share non-public personal financial information about our consumers with other companies, we must provide these individuals a chance to opt out, with certain exceptions (such as for information needed to process loans or conduct other business). LSNB customers are able to opt out by completing and mailing in the Mail-in Form, which is located on LSNB's privacy notice.

**When can LSNB share my information *without* giving me (the customer) a chance to opt out?**

Under the Gramm-Leach-Bliley Act (GLBA), we may share your non-public personal financial information with outside companies without giving you an opportunity to say no, when the information is used to:

- Market our own products or services
- Market certain products or services we offer jointly with another financial institution
- Enable a third party to help to conduct normal business for us

In addition, the Fair Credit Reporting Act (FCRA) allows us to share with our affiliates certain information based on your transactions with us. This kind of information sharing can be done without giving you an opportunity to say no. However, we cannot provide an affiliate with personal information from your credit report or loan application without giving you the opportunity to opt out.

**I received a privacy notice when I opened a checking account in February. However, I received the same privacy notice in the mail a few months later. Why was I given the same notice twice?**

We are required to provide our consumers with a notice of our privacy policies and practices initially, when a customer relationship is formed, and the same notice again during our annual schedule. Depending on when you open your account, you may receive the same notice twice in one year. However, you will receive an ongoing annual privacy notice from us, as long as you remain our customer.

**If I mail the proper notice that I wish to opt out, do I have to complete this form each year, or will my initial notice remain in effect?**

You do not need to renew your opt-out instructions with us each year. One request will remain in effect indefinitely. If you change your mind about opting out, you may contact 1-800-580-0322 ext. 2440 for additional information. However, in the future, if we were to expand on how much customer information we intend to provide to other companies, you would be provided with a revised privacy notice and given an opportunity to opt out of the new information sharing.

**If I opt out of information sharing because I don't want unsolicited offers, does this prevent LSNB from reporting my creditworthiness to credit bureaus and, therefore, to other institutions I may be applying to for credit?**

No. Even if you opt out, we are permitted to report private information to credit bureaus regarding your performance with us.

Credit bureaus are companies that collect facts about a person's financial responsibility, such as the timeliness of loan payments. We rely on reports from credit bureaus when deciding, for example, to grant a loan to a particular consumer, and those reports can only be prepared if financial institutions maintain a regular, free flow of information to credit bureaus.

**Can the credit bureaus share my information with LSNB?**

Credit bureaus cannot release the information in your credit report to just anyone who asks for it. Under the Fair Credit Reporting Act, a credit bureau can only provide this information to companies with a legitimate purpose for obtaining it, as specified by law. For example, we have the right to access your credit report if you grant us your permission when applying for a loan product.

**On occasion, I browse the LSNB website. Will I receive a privacy notice?**

No. You must first obtain a financial product or service from us to receive this notice.

**How can I contact LSNB if I have additional questions?**

If you have additional questions and/or concerns about our sharing practices, please contact us by telephone at 1-800-580-0322 ext. 2440.