PROSPERITY BANK®

Rev January 2015

# FACTS

## WHAT DOES PROSPERITY BANK DO WITH YOUR PERSONAL INFORMATION?

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| **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:<br>• Social Security number and account balances<br>• Payment History and transaction or loss history<br>• Checking account information and account transactions<br>When you are *no longer* our customer, we may 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 informatioin; the reasons Prosperity Bank chooses to share; and whether you can limit this sharing. |

| Reasons financial companies can share your personal information | Does Prosperity Bank share? | Can you limit this sharing? |
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| **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 | Yes | No |
| **For joint marketing with other financial companies** | Yes | No |
| **For our affiliates' everyday business purposes—** information about your transactions and experiences | No | We don't share |
| **For our affiliates' everyday business purposes—** information about your creditworthiness | No | We don't share |
| **For our affiliates to market to you** | No | We don't share |
| **For nonaffiliates to market to you** | No | We don't share |

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| **Questions?** | Contact your local banking center or go to www.prosperitybankusa.com |

## What we do

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| **How does Prosperity Bank 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 Prosperity Bank collect my personal information?** | We collect your personal information, for example, when you<br>• Open an account or deposit money<br>• Apply for a loan or give us your income information<br>• Give us your contact information<br>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<br>• Sharing for affiliates' everyday business purposes—information about your creditworthiness<br>• Affiliates from using your information to market to you<br>• Sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

## Definitions

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| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>• *Prosperity Bank does not share with our affiliates* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>• *Prosperity Bank does not share with nonaffiliates for marketing purposes* |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>• *Our joint marketing partner is another financial institution that executes securities transactions for our customers* |

## Other important information

Prosperity Bank® is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Prosperity Bank® should contact the Texas Department of Banking.

Prosperity Bank® also engages in the money transmission and/or currency exchange business as an authorized delegate of **MoneyGram International** under Chapter 151 of the Texas Finance Code. If you have a complaint, first contact the consumer assistance division of MoneyGram at **1-800-926-9400**. If you purchased these products in Texas or Oklahoma and you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct the complaint to the Texas Department of Banking.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below.

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| In Person or by U.S. Mail: | Texas Department of Banking<br>2601 North Lamar Boulevard, Suite 300<br>Austin, Texas 78705-4294 |
| By Telephone: | 1-877/276-5554 (toll free) |
| By Fax: | 1-512/475-1313 |
| By Email: | consumer.complaints@dob.texas.gov |
| Via the Internet Website: | www.dob.texas.gov |