FACTS

WHAT DOES T Bank N.A. 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 checking account information
- Account balances and wire transfer instructions
- Transaction history and Retirement assets

When you are *no longer* our 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 T Bank NA chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does T Bank NA 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 don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call 972-720-9000 or go to www.t.bank

Who we are

Who is providing this notice?	T Bank NA (including doing business under the trade names Integra Funding Solutions and The Nolan Company)

What we do

How does T Bank NA 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 T Bank NA collect my personal information?	We collect your personal information, for example, when you ■ Open an account or give us your contact information ■ Make deposits or withdrawals from an account or apply for a loan ■ Tell us about your investment or retirement portfolio
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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law.)

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *T Bank NA shares information with Cain, Watters & Associates, LLC only if you currently maintain a relationship with them. T Bank NA shares information with Tectonic Advisors, LLC, who provides various services necessary to administer accounts.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *T Bank NA does not share with non-affiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *T Bank NA does not jointly market.*

Other important information

Special Notice for State Residents

For California Customers. We will not share personal information with non-affiliates either for them to market to you or for join marketing – without your authorization. We will also limit our sharing for personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Vermont Customers. We will not share personal information with non-affiliates for them to market to you without your authorization and we will not share personal information with affiliates for joint marketing about your creditworthiness without your authorization.

For Nevada Customers. We will not share personal information with non-affiliates for them to market to you without your authorization and we will not share personal information with affiliates for joint marketing about your creditworthiness without your authorization.