

FACTS	WHAT DOES TBK BANK, SSB 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 TBK Bank, SSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TBK Bank, SSB 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 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market you	No	We don't share
For nonaffiliates to market you	No	We don't share

Questions	Call 1-888-743-5346 or go to <a href="http://www.tbkbank.com">www.tbkbank.com</a>
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<b>Who we are</b>	
Who is providing this notice?	TBK Bank, SSB
<b>What we do</b>	
How does TBK Bank, SSB 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. We restrict access to your personal information to those individuals who need to know that information to provide products and services to you.
How does TBK Bank, SSB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or deposit money</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit card or debit card</li> </ul> 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 <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 non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Our affiliates include financial companies such as Triumph Bancorp, Inc., Triumph CRA Holdings, LLC, Advance Business Capital LLC, Triumph Capital Advisors, LLC, Triumph Insurance Group, Inc., and Triumph Consolidated Cos., LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>▪ TBK Bank, SSB does not share with non-affiliates so they can market you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you <ul style="list-style-type: none"> <li>▪ Our joint marketing partner includes a credit card company.</li> </ul>

<b>Other Important Information</b>	
<p>TBK Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against TBK Bank, SSB, should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated: In Person or by U.S. Mail: 2601 North Lamar Blvd. Suite 201, Austin, TX 78705-4294.</p> <p>Telephone (877) 276-5550, Fax (512) 475-1505, or via electronic submission on the Department's website at <a href="http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html">http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html</a>.</p>	