Rev August 2026

FACTS

WHAT DOES TEXAS EXCHANGE BANK 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 Income** • **Account Balances and Transaction History** • **Credit History and Credit Scores** 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 Texas Exchange Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texas Exchange Bank 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, to provide information to persons that are assessing our compliance with industry standards, including attorneys, accountants and auditors, and 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	No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call **(817) 297-4331** or go to www.txexbank.com

Source: CFPB's Model Privacy Forms (last updated December 2024)

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Texas Exchange Bank

What we do	
How does Texas Exchange 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. **We maintain and grant access to customer information only in accordance with internal security standards. Continued care is taken to protect information even after you are no longer our customer.**
How does Texas Exchange Bank collect my personal information?	We collect your personal information, for example, when you • **Open an account or Apply for a loan** • **Pay your bills or Deposit Money** • **Use your credit or debit card** **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 • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates 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. • ***Renegade Swish LLC***
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • ***Texas Exchange Bank does not share with nonaffiliates so they can market to you***
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • ***Texas Exchange Bank does not jointly market***

Other important information

Texas Exchange 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 Texas Exchange Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail.... Texas Department of Banking
2601 North Lamar Boulevard, Suite 300
Austin, TX 78705-4294

Telephone Number......	1 (877) 276-5554 (toll free)	**Fax Number......**	(512) 475-1313
E-mail Address.....	mailto:consumer.complaints@dob.texas.gov	**Website Address.....**	http://www.dob.texas.gov