

FACTS**WHAT DOES PRIMELENDING 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 payment history
- credit history and credit scores

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 PrimeLending chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PrimeLending 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	Yes	No
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	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<p>Mail the opt-out form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 800-317-7463	

Mail-in Form

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- California Residents Only: Do not share my personal information to market to me.

Name

Address

City, State Zip

Mail to:

Compliance Dept
PrimeLending
18111 Preston Rd.
Suite 900
Dallas, TX. 75252

What we do

How does PrimeLending 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 PrimeLending collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or make deposits or withdrawals from your account ■ pay your bills or apply for a loan ■ 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 <ul style="list-style-type: none"> ■ 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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Our affiliates include companies with a PlainsCapital Company name; financial companies such as PlainsCapital Bank, PlainsCapital Mortgage Services, PlainsCapital Securities, PlainsCapital Leasing, PlainsCapital Equity Partners, Hester Capital Management, First Southwest Holdings
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ PrimeLending 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. <ul style="list-style-type: none"> ■ PrimeLending doesn't jointly market

Other important information

California Residents: In accordance with California law, PrimeLending will not share information "to offer our products and services to you" except as permitted by law. You may opt-out of this sharing. See page 1

Vermont Residents: In accordance with Vermont law, PrimeLending will not share "information about your creditworthiness" with its affiliates except with affirmative consent. You may opt-in to this sharing. See Special Notice for Vermont Residents.

PrimeLending is a wholly owned subsidiary of PlainsCapital Bank. PlainsCapital 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 PrimeLending should contact the Texas Department of Banking through one of the means indicated below:

In person or by U.S. Mail: 2601 North Lamar Blvd., Suite 300
Austin, Texas 78705-4294
Phone: 877-276-5554
Fax: 512-475-1313
E-mail: consumer.complaints@banking.state.tx.us
Website: www.banking.state.tx.us