

FACTS

WHAT DOES VISTA 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 employment information
- Income and account balances
- 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 Vista Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Vista 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, 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	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 877-888-4782 or go to vistabank.com

Who we are

Who is providing this notice?

Vista Bank

What we do

<p>How does Vista Bank protect my personal information?</p>	<p>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.</p> <p>In addition, we use a fraud prevention service to protect ATM/Debit cards issued by Vista Bank.</p>
<p>How does Vista Bank collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or provide employment information ■ Apply for a loan or give us your income information ■ Make deposits or withdrawals from you accounts <p>In addition, we use a fraud prevention service to protect ATM/Debit cards issued by Vista Bank.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Companies related by common ownership or control. They can be financial and non-financial companies.</i> - <i>Vista Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i> - <i>Vista Bank does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</i> - <i>Vista Bank does not jointly market.</i>

Other important information

Special Notice for Texas Residents

HOW TO FILE A COMPLAINT. Vista 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 Vista Bank should contact the Texas Department of Banking through one of the means indicated below:

Texas Department of Banking
 2601 North Lamar Boulevard, Suite 300
 Austin, Texas 78705-4294
 Telephone: (877) 276-5554
 Fax: (512) 475-1313
 E-mail: consumer.complaints@banking.state.tx.us
 Website: <http://www.dob.texas.gov>