



LUBBOCK NATIONAL BANK

Branch of Amarillo National Bank

FACTS

What does Lubbock National 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
- Payment history
- Account transactions
- Account balances
- Checking account information
- Wire transfer instructions

How?

All financial companies need to share private personal information to run their everyday business. In the section below, we list the reasons financial companies can share their private personal information; the reasons Lubbock National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lubbock National 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	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 to you	NO	We don't share
For non-affiliates to market to you	NO	We don't share

Questions? Call 806-378-8000

What we do

How does Lubbock National 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.

How does Lubbock National Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your debit card
- Show your driver's license
- Make deposits or withdrawals from your account

We also collect your personal information from others such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' information about your credit worthiness
- 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.

Definitions

Affiliates

Companies related by common ownership or control--financial or nonfinancial

- *Our affiliates include a title company and a bank*

Non-affiliates

Companies not related by common ownership or control--financial or nonfinancial

- *LNB does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and other financial service providers*