

# OmniAmerican Bank

## Privacy Notice for Consumers

You can be confident that your financial privacy is a top priority of OmniAmerican Bank. This privacy notice explains how OmniAmerican Bank (“OmniAmerican”) collects, uses, and safeguards your personal financial information. If you have any questions regarding the privacy of your financial information, please contact a Personal Banker at Local 817-335-OMNI (6664), Metro 817-498-OMNI (6664) or Nationwide 866-670-OMNI (6664).

### Information We Collect About You

OmniAmerican collects nonpublic personal information about you from the following sources:

- Information received from you on applications or other forms.
- Information about your transactions with OmniAmerican or others.
- Information received from a consumer-reporting agency.

### Information We May Disclose About You

OmniAmerican is committed to providing you with competitive products and services to meet your financial needs and provide you with certain financial opportunities. In order to do so, we may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, OmniAmerican only works with companies that agree to maintain strong confidentiality protections and limit the use of information provided. OmniAmerican does not permit these companies to sell the information we provide them to third party companies.

OmniAmerican may disclose nonpublic personal information about our customers or former customers to third parties as permitted by law for purposes such as servicing customer relationships or protecting your account from fraud.

We do not share any medical or health information except to process transactions or provide services you have requested or initiated.

### Important Notice About Credit Reporting

We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### How We Protect Your Information

OmniAmerican restricts access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. OmniAmerican's employees are trained in the importance of maintaining confidentiality and customer privacy. In addition, OmniAmerican maintains physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to guard your nonpublic personal information.