

FACTS

WHAT DOES JEFFERSON 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. The information can include:

- Social Security number
- Account Balances
- Payment History
- Transaction or loss history
- Account transactions
- Checking account information

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

| Reasons we can share your personal information | Does Jefferson Bank share? | Can you limit 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 | No | We do not share the customers' personal information |
| For joint marketing with other financial companies | No | We do not share the customers' personal information |
| For our affiliates' everyday business purposes – information about your transactions and experiences | No | We do not share the customers' personal information |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We do not share the customers' personal information |
| For our affiliates to market to you | No | We do not share the customers' personal information |
| For our non-affiliates to market to you | No | We do not share the customers' personal information |

Questions?

Call (210) 734-4311 or go to JeffersonBank.com

| Who we are | |
|--------------------------------------|--|
| Who is providing this notice? | Jefferson Bank and its affiliates (Please see below for a list of affiliates.) |

| What We Do | |
|---|--|
| How does Jefferson 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| How does Jefferson Bank collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Seek advice about your investments • Apply for financing • Give us your contact information • Show your driver’s license We also collect your personal information from others, such a 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 law and individual companies may give you additional rights to limit sharing. See below for your rights under state law. |

| Definitions | |
|------------------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Jefferson Bank does not share with our affiliates.</i> |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Jefferson Bank does not share customer information with nonaffiliates for marketing purposes.</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Jefferson Bank does not engage in joint marketing.</i> |

| List of Affiliates | |
|---|--|
| <ul style="list-style-type: none"> • Sanger & Altgelt, LLC – Insurance and Risk Management Services • Monticello Wealth Management, LLC | |

| Other important information | |
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| <p>For Texas Customers. Jefferson Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any customer wishing to file a complaint against Jefferson Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@dob.texas.gov; Website: www.dob.texas.gov.</p> | |