



Ozona National Bank
Since 1905



Privacy Policy Disclosure

Ozona National Bank
P.O. Box 430 / 503 11th Street
Ozona, TX 76943
(325) 392-1300

You provide important information about yourself when you do business with our financial institution. This information is important because it helps us get a better picture of your needs, provide better service, and complete your transactions more effectively. Federal regulations require us to inform you of the types of information we collect, as well as how and with whom we share the information. State law requires us to provide information for filing a consumer complaint. Below is an outline of our information sharing policy and consumer complaint procedures:

I. INFORMATION SHARING WITH NON-AFFILIATED THIRD PARTIES

A. CATEGORIES OF INFORMATION WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or - forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency.

B. CATEGORIES OF INFORMATION WE DISCLOSE

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law unless the customer expressly authorizes or requests it.

C. CATEGORIES OF PARTIES TO WHOM WE DISCLOSE

We do not disclose nonpublic personal information to nonaffiliated third parties, except as permitted by law.

D. SERVICE PROVIDER JOINT MARKETING EXCEPTION

We choose carefully the companies that provide services for us (such as service and processing providers, check printers or marketing services). These companies are contractually required to adhere to our strict standards of information security and confidentiality. They are not allowed to use our customer information for any purpose other than the intended service.

We may disclose the information we collect, as described above, to companies that provide service and processing as permitted by law.

II. INFORMATION SHARING WITH COMPANIES IN A CORPORATE FAMILY (AFFILIATES)

The Fair Credit Reporting Act allows financial institutions that are part of a family of companies to share information concerning a customer's account history and experiences with them within the corporate family.

A. Unless you tell us not to, we also may share among our family of companies other information about you, including:

- Information we obtain from your application, such as your income, or your marital status.
- Information we obtain from a consumer report, such as your credit score, or your credit history.
- Information we obtain to verify representations made by you, such as your open lines of credit.
- Information we obtain from a person regarding its employment, credit, or other relationship with you, such as your employment history.

We are not part of a corporate family and do not have affiliates with whom we share nonpublic personal information.

III. CONFIDENTIALITY, SECURITY AND ACCURACY

All our employees are governed by a code of conduct that includes the responsibility to protect the confidentiality of customers' financial and other personal information. Employees are bound by this Privacy Policy and are educated on implementing our security principles and practices. Only employees actively engaged in their assigned duties are authorized to access or use customer information. We maintain physical, electronic and procedural safeguards that comply with federal regulation to guard your nonpublic personal information.

We do not disclose information about our customers or former customers to anyone, except as outlined in this policy or as permitted or required by law, unless the customer expressly authorizes or requests it. Our strict policies for protecting customer information apply equally to active and inactive customers.

In accordance with standard banking industry practice, and the Fair Credit Reporting Act, we share customer information with reputable information reporting agencies.

We work to ensure that the information concerning you is accurate in all aspects. If we become aware of inaccuracies in our records, we will take prompt steps to make appropriate corrections.