

FACTS

WHAT DOES CORNERSTONE CAPITAL BANK, SSB, WHICH ALSO OPERATES AS CORNERSTONE HOME LENDING, ROSCOE BANK, AND OTHER DIVISIONS, 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 income
- Account balances and payment history
- Credit history and credit score

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 reason **CORNERSTONE CAPITAL BANK, SSB** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CORNERSTONE CAPITAL BANK, SSB 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	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call one of the following for assistance:
 Cornerstone Capital Bank, SSB – 833.567.2265
 Cornerstone Home Lending – 877.621.4663
 Cornerstone Mortgage Servicing – 866.500.0756
 Roscoe Bank – 325.766.3311

Who we are	
Who is providing this notice?	This privacy notice applies to Cornerstone Capital Bank, SSB, and its operating divisions, including Cornerstone Home Lending and Roscoe Bank.

What we do	
How does CORNERSTONE CAPITAL BANK, SSB 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 CORNERSTONE CAPITAL BANK, SSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • pay your bills or apply for a loan • provide employment information or give us your employment history • use your debit card or other credit products <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 credit worthiness • 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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CORNERSTONE CAPITAL BANK, SSB does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CORNERSTONE CAPITAL BANK, SSB does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<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>CORNERSTONE CAPITAL BANK, SSB does jointly market.</i>

Other Important Information	
<p>Complaint Notice</p> <p>The Cornerstone Capital Bank, SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against the Cornerstone Capital Bank, SSB should contact the Department of Savings and Mortgage Lending through one of the means indicated below:</p> <ul style="list-style-type: none"> • In Person or by Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294 • Phone: (877) 276-5550 • Fax: (512) 936-2003 • or through the Department's website at www.sml.texas.gov 	