

FACTS

WHAT DOES BROADSTREET BANK SSB 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 scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

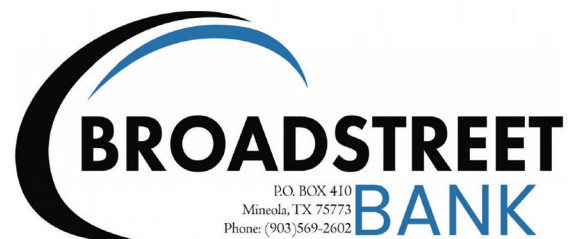
How?

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

Reasons we can share your personal information	Does Broadstreet 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	No	We do not share
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 our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 903-569-2602 or go to www.broadstreet.bank/privacy





Who we are

Who is providing this notice?	Broadstreet Bank SSB
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What we do

How does Broadstreet 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.
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How does Broadstreet 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 deposit money ▪ pay your bills or apply for a loan ▪ use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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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 creditworthiness ▪ 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>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Broadstreet Bank SSB does not share with our affiliates.
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Broadstreet Bank SSB does not share with nonaffiliates so they can market to you.
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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"> ▪ Our joint marketing partners include TIB-The Independent Bankers Bank and Harland Clarke Corporation.
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Other important information

Broadstreet 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 Broadstreet Bank SSB should contact the Department of Savings and Mortgage Lending through one of the means indicated below:

In Person or by Mail: Department of Savings and Mortgage Lending
2601 North Lamar Blvd, Suite 201 Telephone: 877-276-5550
Austin, TX 78705-4294 Fax: 512-936-2003
Department's website at www.sml.texas.gov



**P.O. Box 410
215 W. Broad Mineola, TX 75773
903-569-2602-Fax 903-569-6366**

As an enhancement to the information requested in your loan application, we would like for you to provide us with the following:

Borrower's Cell Phone Number: _____

Borrower's Email Address: _____

Co-Borrower's Cell Phone Number: _____

Co-Borrower's Email Address: _____

CONSUMER LOAN APPLICATION

Credit Requested Is: <input type="checkbox"/> Home Equity Loan <input type="checkbox"/> Collateral Secured Loan <input type="checkbox"/> Personal Unsecured Loan		Account Requested: <input type="checkbox"/> Individual <input type="checkbox"/> Joint
Amount Requested \$	Description of Collateral Offered	We intend to apply for joint credit Initial _____
Purpose of Credit Request		Applicant _____ Co-Applicant _____

If the Applicant is married, he or she may apply for individual credit. For Marital Status, check one if a) you are applying for a secured credit; b) you reside in a community property state; or c) you are relying on property in a community property state as a basis for repayment of the credit requested.

Applicant	Co-Applicant
APPLICANT INFORMATION	
Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor	Applicant Role: <input type="checkbox"/> Borrower <input type="checkbox"/> Co-Signer <input type="checkbox"/> Guarantor
Applicant Name (include Jr. or Sr. if applicable)	Co-Applicant Name (include Jr. or Sr. if applicable)
Social Security Number	Social Security Number
Home Phone (incl. area code)	Home Phone (incl. area code)
DOB (mm-dd-yyyy)	DOB (mm-dd-yyyy)
Email Address	
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	
Dependents (not listed by Applicant) no. _____ ages _____	
Citizenship: <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Resident Alien	
Present Address (street, city, state, ZIP) since _____	
Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:	
Former Address (street, city, state, ZIP) from _____ to _____	Former Address (street, city, state, ZIP) from _____ to _____

Applicant	Co-Applicant
EMPLOYMENT / INCOME INFORMATION	
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Yrs. on this job _____	Yrs. on this job _____
<input type="checkbox"/> Full time	<input type="checkbox"/> Full time
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Gross Monthly Income \$	Gross Monthly Income \$
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from _____ to _____	Dates from _____ to _____
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Name & Address of Employer <input type="checkbox"/> Self Employed
Dates from _____ to _____	Dates from _____ to _____
Position/Title & Type of Business	Position/Title & Type of Business
Business Phone (incl. area code)	Business Phone (incl. area code)

NOTICE: Alimony, Child Support or Separate Maintenance Income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$
Other Income	\$	Other Income	\$

HOUSING INFORMATION			
<input type="checkbox"/> Own <input type="checkbox"/> Rent since _____	Monthly Housing/Rent \$	Present Value \$	Date Purchased

CASH ASSET INFORMATION		
Financial Institution Name	Saving Account Balance \$	Checking Account Balance \$

I/We hereby apply for the loan or credit described in this application. I/We certify that I/we made no misrepresentations in this loan application or in any related documents, that all information is true and complete, and that I/we did not omit any important information. I/We agree that any property securing the loan or credit will not be used for any illegal or restricted purpose. Lender is authorized to verify with other parties and to make any investigation of my/our credit, either directly or through any agency employed by Lender for that purpose. Lender may disclose to any other interested parties information as to Lender's experiences or transactions with my/our account. I/We understand that Lender will retain this application and any other credit information Lender receives, even if no loan or credit is granted. These representations and authorizations extend not only to Lender, but also to any insurer of the loan and to any investor to whom Lender may sell all or any part of the loan. I/We further authorize Lender to provide to any such insurer or investor any information and documentation that they may request with respect to my/our application, credit or loan.

X _____ X _____
Applicant Date Co-Applicant Date

ASSETS AND LIABILITIES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Assets

Liabilities

Checking and Savings Accounts

Checking and Savings Accounts		Name and Address of Creditor		
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance
Acct. No.	\$	Acct. No.	\$	\$
Name & Address of Institution	Cash or Market Value	Name & Address of Company	Payment	Balance

Stocks and Bonds Assets

Number	Description	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance
Life Insurance - Face Value		\$			
Real Estate Owned Assets		\$			
Vested Interest in Retirement Funds		\$			
Net Worth of Business Owned		\$	Acct. No.	\$	\$

Automobiles Owned:

Year	Make and Model	Cash or Market Value	Name & Address of Company	Payment	Balance
		\$			
		\$			
		\$	Acct. No.	\$	\$
		\$	Name & Address of Company	Payment	Balance

Other Assets Owned:

Description	Cash or Market Value	Name & Address of Company	Payment	Balance
	\$			
	\$	Acct. No.	\$	\$
	\$	Alimony/Child Support/Separate Maintenance Owed to	\$	
	\$			
	\$	Job Related Expense	\$	
	\$			
LIQUID ASSETS	\$	TOTAL MONTHLY PAYMENTS	\$	
TOTAL ASSETS	\$	TOTAL LIABILITIES	\$	
NET WORTH	\$			

**** indicates obligations satisfied at or before loan closing.

REFERENCES ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

Applicant PERSONAL REFERENCES Co-Applicant

Name	Relationship	Name	Relationship
Address	Phone	Address	Phone
Name	Relationship	Name	Relationship
Address	Phone	Address	Phone
Name	Relationship	Name	Relationship
Address	Phone	Address	Phone

INTERVIEWER INFORMATION ADDENDUM TO CONSUMER LOAN APPLICATION

Applicant:

Application Number:

INTERVIEWER INFORMATION

Originator Name

Phone Number

Ext.

Originator NMLSR Identifier

Originator License State and Number

Company Name

Company NMLSR Identifier

Company License State and Number

Company Address (street, city, state, ZIP)