

<b>FACTS</b>	<b>WHAT DOES OPPORTUNITY BANK N.A. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and Income</li> <li>• Account Balances and Payment History</li> <li>• Credit Histories and Credit Scores</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Opportunity Bank N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does Opportunity Bank N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	N/A
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	NO	N/A
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	N/A
<b>For our affiliates to market to you</b>	NO	N/A
<b>For nonaffiliates to market to you</b>	NO	N/A

<b>Who we are</b>	
Opportunity Bank N.A.	
<b>What we do</b>	
<b>How does Opportunity Bank N.A. protect my personal information?</b>	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.  Security systems, internal controls and banking procedures are set to ensure that there is no unauthorized access to private information about you including limiting employee access to nonpublic financial information. Nonpublic personal financial information is given out only to those as required by law or regulation.
<b>How does Opportunity Bank N.A. collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account or Deposit money</li> <li>• Pay your bills or Apply for a loan</li> <li>• Use your credit card or debit card</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Opportunity Bank N.A. does not share with our affiliates. Our affiliates include companies with a common corporate identity of Opportunity Bank N.A.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Opportunity Bank N.A. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Opportunity Bank N.A. does not jointly market.</i></li> </ul>
<b>Other important information</b>	
Please notify us if we report any inaccurate information about your accounts to a consumer reporting agency. Your written notice describing the specific inaccuracy should be sent to us at the following address: Opportunity Bank N.A., 1301 E. Campbell Rd, Richardson, TX 75081.	