

FACTS**WHAT DOES VIEWPOINT MORTGAGE 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 ViewPoint Mortgage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ViewPoint Mortgage 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 don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 972-578-5000 or 800-578-9009 or go to www.viewpointbank.com

What we do	
How does ViewPoint Mortgage 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 ViewPoint Mortgage collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or give us your income information ■ provide employment information or provide account information ■ provide your mortgage information <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 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>
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>ViewPoint Mortgage 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>ViewPoint Mortgage 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>Our joint marketing partners include insurance companies.</i>

ViewPoint Bank and ViewPoint Mortgage (our affiliate) both have responsibilities under the Privacy Rule, and because of its importance, we want you to understand financial privacy and how we are protecting and safeguarding your information.

Additionally, you probably have questions, and we want to do our part to help by providing the Frequently Asked Questions (FAQ) below.

Privacy notices in general explain the following:

- What personal financial information a company collects
- Whether the company intends to share your personal financial information with other companies
- What you can do, if the company intends to share your personal financial information, to limit some of that sharing
- How the company protects your personal financial information

Financial Privacy... Our Answers to Your Questions

Can I contact ViewPoint Bank and/or ViewPoint Mortgage and request that my information not be shared?

Financial companies that intend to share non-public personal financial information about consumers with other companies must provide those individuals a chance to opt out, with certain exceptions (such as for information needed to process loans, mail account statements or conduct other normal business).

ViewPoint Bank and ViewPoint Mortgage will not share non-public personal financial information except as permitted by law. Therefore, you do not have to opt out of sharing.

Where can I learn more about the sharing practices of ViewPoint Bank and/or ViewPoint Mortgage?

We must describe our sharing practices within our privacy notice. Please reference the ViewPoint Bank and/or the ViewPoint Mortgage privacy notice to understand how and when information about you is shared.

When can ViewPoint Bank and/or ViewPoint Mortgage share my information without giving me (the customer) a chance to opt out?

Under the Gramm-Leach-Bliley Act, we may share your non-public personal financial information with outside companies, when the information is used to:

- Market our own products or services
- Market certain products or services we offer jointly with another financial institution
- Enable a third party to help conduct normal business for us, such as handling data processing for accounts or mailing account statements

In addition, the Fair Credit Reporting Act (FCRA) allows us to share with our affiliates (other parts of the same corporate family) certain information based on your transactions with us. This kind of information sharing can be done without giving you an opportunity to say no. However, we cannot provide an affiliate with personal information from your credit report or loan application without giving you the opportunity to opt out.

ViewPoint Bank and ViewPoint Mortgage do not share outside of the permissible reasons. Is there any action needed on my part?

No customer action is required. If our sharing practices were to change in the future, you will be provided advance notice and guidance on what has changed and what affect that may have on you.

What kind of ongoing correspondence will there be as it relates to privacy?

You will receive an ongoing annual privacy notice from us as long as you remain our customer.

Do ViewPoint Bank and/or ViewPoint Mortgage report anything to the credit bureaus?

Yes, we are permitted to provide non-public personal financial information to the credit bureaus regarding your performance with us.

Credit bureaus are companies that collect data about a person's financial responsibility. This includes timeliness of loan payments and amounts of obligations outstanding. We also rely on reports from credit bureaus when deciding, for example, to grant a loan. The reports can only be prepared if financial companies maintain a regular, free flow of information to credit bureaus.

Can the credit bureaus share my information with ViewPoint Bank or ViewPoint Mortgage?

Credit bureaus cannot release the information in your credit report to just anyone who asks for it. Under the Fair Credit Reporting Act, a credit bureau can only provide this information to companies with a legitimate purpose for obtaining it, as specified in the law. For example, ViewPoint Bank and ViewPoint Mortgage have the right to access your credit report if you grant us your permission when applying for a loan product.

I have a joint account, who will receive the privacy notice?

We will deliver a single privacy notice to joint account holders at the same address. Separate notices may be requested.

On occasion I browse the ViewPoint Bank and the ViewPoint Mortgage website. Will I receive a privacy notice?

No. You must first obtain a financial product or service from us to receive this notice. You can view our privacy notice on either website.

I'm a sole proprietor and have a business loan with ViewPoint Bank. Will I be provided a privacy notice?

Although a sole proprietor is an individual, if your loan has a business purpose, you are not considered a "consumer" for purposes of the Privacy Rule. For this reason, you will not receive a privacy notice.

Where else can I turn for help?

If you have further questions and/or concerns about our sharing practices, please contact us by telephone at 972-578-5000 or 1-800-578-9009