

FACTS

WHAT DOES METRO CITY BANK 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 Overdraft History**
- **Credit History and Payment History**

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 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 Metro City Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metro City Bank 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 Don't Share
For Joint marketing with other financial companies	NO	We Don't Share
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 nonaffiliates to market to you	NO	We Don't Share

Questions?

Call **770-455-4989**

Who we are	
Who is providing this notice?	Metro City Bank

What we do	
How does Metro City Bank protect my personal information?	<p>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.</p> <p>Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
How does Metro City Bank 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 Apply for a loan ▪ Make a wire transfer or Make deposits or withdrawals from your account ▪ Use your credit or debit card <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. [See below for more on your rights under state law.]</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>Metro City Bank has no 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>Metro City Bank 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>Metro City Bank does not jointly market.</i>

Other important information	
<p>Special Notice For State Residents</p> <p>For Texas Residents:</p> <p>HOW TO FILE A COMPLAINT. We are chartered/licensed/registered under the laws of the state of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against us should contact the Texas Department of Banking through one of the means indicated below:</p> <p>In Person or U.S. Mail: Texas Department of Banking, Consumer Assistance Activities, 2601 North Lamar Boulevard, Suite 300, Austin, TX 78705-4294</p> <p>Telephone No: (877) 276-5554</p> <p>Email: consumer.complaints@dob.texas.gov</p> <p>Website: http://www.dob.texas.gov</p>	