

## Privacy Policy

Please read this notice carefully.

### How We Collect Your Personal Information

Southwest Business Corporation (“SWBC”) and affiliates may collect your personal information, for example, when you:

- Apply for a loan
- Provide us your contact information
- Provide us medical or medical related debt information
- Pay your bills or use your credit or debit card
- Pay your insurance premiums or file an insurance claim
- Seek advice about your investments
- Give us your income information or employment history
- Provide account information

We may collect and store information about your visit to our website. To collect this information, our web server may write a “cookie,” which is a small file, to your hard drive. We may use cookies to enhance your online experience, to facilitate your use of our website and to collect anonymous, aggregated site-visitation statistics that we can use to measure the effectiveness of, and to improve, not only our website, but our products and services.

We may use standard Internet tools such as web beacons, which collect information that tracks your use of our website and enables us to customize our services and advertisements.

Log files allow SWBC to monitor, on an anonymous, collective basis, information such as:

- Internet service providers that our customers and visitors use
- Type of browsers, such as Microsoft Explorer or Mozilla Firefox that our customers and visitors use
- Internet Protocol addresses of our customers and visitors
- Traffic on our web pages and the average time spent on each page
- Number of first-time visitors and return customers to our website

This information helps us monitor our website and ensures that it is accessible to customers and visitors. This information also helps us develop content and services that offer the best value and most benefits to our customers and visitors.

### How We Protect Your Personal Information

To protect your personal information from unauthorized access and use, SWBC uses security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

- Secure facilities with access controls at public points of entry, as well as the use of security systems
- Access to customer records which is restricted to only the employees determined to need the information to provide products and services to you
- Contractually requiring business partners to safeguard and prevent the unauthorized use of personal information
- Protecting information through security enhancing software such as virus and intrusion detection and prevention and secure technologies to safeguard transmission of information through our websites
- Implementing data encryption and other security measures to protect against the loss, misuse, and alteration of data stored in our systems
- Auditing company security practices. We continuously test and monitor our services to identify and respond to threats against us

## What We Do With Your Information

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. The types of personal information we collect and share depend on the product or service you have with us. This information can include your social security number, contact information, income, account information, account balances, payment history, credit history, transaction history, medical information and credit scores.

All financial companies need to share customers' personal information to run their everyday business.

### You CANNOT limit the information we share 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.
- Our marketing purposes—to offer our products and services to you
- Joint marketing with other financial companies
- Our affiliates' everyday business purposes—information about your transactions and experiences

### You CAN limit the information we share for:

- Our affiliates' everyday business purposes—information about your creditworthiness
- Our affiliates to market to you

We DO NOT share information with non-affiliates.

## Definitions

**Affiliates:** Companies related by common ownership or control. They can be financial and non-financial companies. We have affiliates and share personal information with them, Southwest Business Corporation (SWBC); SWBC Insurance Services, Inc.; SWBC Life Insurance Company; SWBC Life Insurance Agency, Inc.; Cotrak Insurance Services, Inc.; SWBC Investment Company; SWBC Investment Advisory Services, LLC; AP Account Services, LLC; SWBC Professional Employer Services; HomePlus; SWBC Lending Solutions, LLC; NINPRO Data, Inc., SWBC Investment Services, LLC; SWBC Mortgage Corporation; and SLIC Insurance Agency, LLC.

**Non-Affiliates:** Companies not related by common ownership or control. They can be financial and non-financial companies. Please note: We do not share personal information with non-affiliated third parties.

## Other Important Information

Our postal address is: 9311 San Pedro Ave, Suite 100 San Antonio, TX 78216