

FACTS

WHAT DOES FROST 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 transaction history
- credit history and credit scores

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 Frost chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Frost 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	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing Call **800-513-7678** and speak with a Frost customer service representative.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent or otherwise provided in this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call **800-513-7678**

Who we are

Who is providing this notice?	Cullen/Frost Bankers, Inc. and all Frost companies, including: Frost Bank; Frost Insurance Agency; Frost Brokerage Services; Frost Investment Advisors; and Frost Investment Services. We refer to each and all of these companies as "Frost."
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What we do

How does Frost 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, as well as: <ul style="list-style-type: none"> ▪ information access controls ▪ service provider oversight and confidentiality agreements ▪ encryption and/or internal network security of electronic customer information ▪ proper disposal of customer information ▪ periodic security training
How does Frost collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ make deposits or withdrawals from your account ▪ seek financial or tax advice or apply for insurance We also collect your personal information from others such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include Cullen/Frost Bankers, Inc., and all Frost companies, including: Frost Bank; Frost Insurance Agency, Inc.; Frost Brokerage Services, Inc.; Frost Investment Advisors, LLC; Frost Investment Services, LLC; and any other affiliates that we may add in the future.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Frost does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Frost does not jointly market.</i>

Other important information

Frost Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Frost should contact the Texas Department of Banking through one of the means indicated below: In Person or U.S. Mail: 2601 North Lamar Boulevard, Austin, Texas 78705-4294; Telephone: 877/276-5554; Fax: 512/475-1313; E- mail: consumer.complaints@dob.texas.gov; website: www.dob.texas.gov.

California Residents: We will not share personal information of California residents with our affiliates for those affiliates' marketing purposes or share information about your creditworthiness with our affiliates unless you provide us with express consent to do so.

Nevada Residents: For more information regarding any opt-out choices listed, you may contact us at the number or address listed. You may also contact the Nevada Attorney General's Office, Bureau of Consumer Protection, by writing to 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, or by calling 702-486-3420.

Vermont Residents: We will not share personal information of Vermont residents with our affiliates for those affiliates' marketing purposes or share information about your creditworthiness with our affiliates unless you provide us with express consent to do so. Additional information concerning our privacy policies can be found by calling 800-513-7678.