

FACTS**WHAT DOES R 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balances and transaction history • credit history and credit scores • device information and identifiers (such as IP address) and login credentials collected when you connect your financial accounts through our service providers <p>When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.</p>
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 R BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does R 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, report to credit bureaus, and use service providers to help authenticate you and facilitate money movement on your behalf	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
To limit our sharing	<p>Call 1-844-722-6589 and speak with an R Bank customer service representative.</p> <p>Visit us online: r.bank/privacy-statement</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent 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.</p>	
Questions?	Call 1-844-722-6589 or go to r.bank/privacy-statement	

What we do

<p>How does R BANK protect my personal information?</p>	<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. We authorize our employees to access consumer information only for legitimate business purposes and to keep information confidential. We require companies that work for us, including service providers that support customer authentication and money movement, to protect your information. Such service providers may share your information with their own subcontractors, partners, and affiliates as necessary to provide services to you, subject to confidentiality obligations and only as permitted by applicable law. Service providers we use to support authentication and money movement may also create and use aggregated, de-identified, or anonymized data derived from your personal information for purposes such as developing and improving their products and services, conducting research, and assessing service speed, accuracy, and performance. Such aggregated or de-identified data does not identify you personally.</p>
<p>How does R BANK collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make deposits or withdrawals from your account • pay your bills, make a wire transfer or apply for a loan • use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies, including service providers we use to help authenticate you and facilitate money movement on your behalf. When you use such service providers to connect your financial accounts, those service providers may also collect certain information directly from you, including device information and login credentials, on our behalf.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purpose - 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

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>R Corp Financial, our parent holding company, is an example of an affiliate of R Bank.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>R Bank does not share with nonaffiliates so that they can market their services to you.</i>
<p>Joint Marketing</p>	<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 credit card companies offering jointly branded credit cards.</i>

Other important information

R 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 R Bank should contact the Texas Department of Banking through one of the means indicated below:

- * In person or US Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294
- * Telephone No. 877-276-5554
- * Fax No. 512-475-1313
- * E-mail: consumer.complaints@dob.texas.gov
- * Website: www.dob.texas.gov