



# X WORLD WALLET – TEXAS FIRST BANK PRIVACY POLICY

Ver. Dec. 17, 2021

This notice applies to the Rêv X World Wallet issued by Texas First Bank. This notice describes how we collect, use, and share information. Other privacy policies will apply in addition to the terms of this notice.

| FACTS | What Does Texas First Bank Do With Your Personal Information?                                                                                                                                                                                                                                                                             |
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| 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.                          |
| Why?  | The types of personal information we collect, and share depend on the product or service you have with us. This information can include:<br><br>Your personal identification information including your Social Security Number<br><br>Account balances, transaction history and<br><br>Credit history and X Travel Wallet account history |

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|     | 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 Texas First Bank chooses to share; and whether you can limit this sharing. |

| Why?                                                                                                                                                                                  | Does Texas First Bank share? | Can you limit this sharing? |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|
| For our everyday business purposes —<br>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 —<br>Information about your transactions and experiences                                                                               | No                           | We don't share              |
| For our affiliates'                                                                                                                                                                   | No                           | We don't share              |

|                                                                         |    |                |
|-------------------------------------------------------------------------|----|----------------|
| everyday business purposes —<br>Information about your creditworthiness |    |                |
| For our affiliates to market to you                                     | No | We don't share |
| For nonaffiliates to market to you                                      | No | We don't share |

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| Who is providing this notice? | Texas First Bank |
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| How does Texas First Bank 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 Texas First Bank collect my personal information? | <p>We collect your personal information when, for example, you:</p> <ul style="list-style-type: none"> <li>● open an account or select services or benefits that we may offer</li> <li>● make deposits, withdrawals or any type of transaction from your account or give us your contact information</li> <li>● provide account information</li> </ul> <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?                             | Federal law gives you the right to limit only:                                                                                                                                                                                                                                                                                                                                                                                                                               |

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|  | <ul style="list-style-type: none"> <li>● sharing for affiliates’ everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <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> |
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|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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"> <li>● Texas First Bank does not share with our affiliates.</li> </ul>                              |
| <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"> <li>● Texas First Bank does not share with nonaffiliates so they can market to you.</li> </ul> |
| <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"> <li>● Texas First Bank does not jointly market.</li> </ul>                    |

**Other Important Information**

Texas First 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 Texas First Bank should contact the Texas Department of Banking.

Consumers/customers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

Texas Department of Banking  
Consumer Assistance Activities  
2601 N. Lamar Boulevard  
Austin, Texas 78705-4294

Toll free# Telephone: (877) 276-5554  
Fax: (512) 475-1313  
E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)  
Website: [www.dob.texas.gov](http://www.dob.texas.gov)

Please do not send any confidential information via email.

\*Vermont Residents – In accordance with Vermont law, we will not share personal financial information about you, other than transaction experience information, with other Texas First Bank companies or affiliates, nor will we share any personal financial information about you with other Texas First Bank companies for marketing purposes.

\*Nevada Residents – Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: [agInfo@ag.nv.gov](mailto:agInfo@ag.nv.gov).

\*California Residents –

Effective January 1, 2020, the California Consumer Privacy Act (CCPA) permits consumers who are California residents to request certain information about our collection and use of your Personal Information: (a) the categories of Personal Information we collect and how the information is used; (b) the categories of Personal Information that we disclose for a business purpose and the categories of third parties to whom we disclosed such information, (c) the specific Personal Information that we collected about you (data portability request), (d) to the extent that we disclosed your Personal Information for a business purpose, a list of Personal Information categories that each category of recipient obtained. You also have the right to request the deletion or correction of information, and opt out of the sale of any such information, if applicable. These provisions of the CCPA do not apply to personal information collected, processed, shared, or disclosed by financial institutions pursuant to federal law. Only you or a person authorized to act on your behalf, may make a verifiable consumer request related to your personal information. We endeavor to respond to a verifiable consumer request within forty-five (45) days of its receipt. If we require more time, which may take up to ninety (90) days, we will inform you of the reason and extension period in writing. Any disclosures we provide will only cover the preceding twelve (12) month period. You can make a request for access only twice within a 12-months period. The response we provide will also explain the reasons we cannot comply with a request, if applicable. For right to know requests, we will select a format to provide your personal information that is readily usable and should allow you to transmit the information from one entity to another entity without hindrance. We do not charge a fee to process or respond to your verifiable consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will inform you of the reasons and provide you with a cost estimate before further processing your request. You will not receive discriminatory treatment for the exercise of the privacy rights conferred by the CCPA.

To contact us with questions about our compliance with the CCPA, call 1-915-900-RE VX (7389); email [us.privacy@xworldwallet.com](mailto:us.privacy@xworldwallet.com); or visit our website: [xworldwallet.com](http://xworldwallet.com).