



FACTS

WHAT DOES DSRM NATIONAL 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.             |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and income</li><li>• Purchase history and payment history</li><li>• Account transactions and credit history</li></ul> |
| 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 DSRM National Bank chooses to share; and whether you can limit this sharing.                |

| Reasons we can share your personal information                                                                                                                                     | Does DSRM National 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                                                                                                             | Yes                            | No                          |
| For joint marketing with other financial companies                                                                                                                                 | Yes                            | No                          |
| 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                                                                                                                                                 | Yes                            | Yes                         |

|                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| To limit our sharing | <ul style="list-style-type: none"><li>• Mail the form below</li></ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, for those reasons for which you may limit our sharing, we can begin sharing your information 30 days from the date we sent this note. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call 1-800-333-3560 or write to us at PO Box 631, Amarillo, TX 79105-0631. |
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Mail-in Form

|                         |                                                                                                                                        |  |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------|--|
|                         | <b>Mark any/all you want to limit:</b>                                                                                                 |  |
|                         | <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. |  |
|                         | <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.                                  |  |
|                         | <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.          |  |
|                         | <b>Name</b>                                                                                                                            |  |
| <b>Address</b>          |                                                                                                                                        |  |
| <b>City, State, Zip</b> |                                                                                                                                        |  |
| <b>Account #(s)</b>     |                                                                                                                                        |  |

| What we do                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| How does DSRM National 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 DSRM National Bank collect my personal information?                       | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• open an account or give us your contact information</li><li>• use your credit card or give us your income information</li><li>• pay us by check or 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?                                                     | <p>Federal law gives you the right to limit only</p> <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> |
| 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      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Our affiliates include companies with the Valero name.</i></li></ul>                                              |
| Nonaffiliates   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>Nonaffiliates we share with can include insurance companies and direct marketers.</i></li></ul>               |
| 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"><li>• <i>Our joint marketing partners include insurance companies and direct marketers.</i></li></ul> |

| Other important information                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
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| <p><b>Vermont Residents:</b> We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <a href="http://valero.com">valero.com</a> or by calling 1-800-333-3560.</p> <p><b>California Residents:</b> We treat all accounts with CA mailing addresses as if you elected to limit our sharing for all purposes for which you have that choice, unless you tell us otherwise. We also do not share your personal information for joint marketing with other financial companies.</p> <p><b>Nevada Residents:</b> You may call 1-800-333-3560 to be placed on our Do Not Call List.</p> <p>For more information, call us at 1-800-333-3560, mail us at PO Box 631 Amarillo TX 79105-0631, or email us at <a href="mailto:CS_Credit@valero.com">CS_Credit@valero.com</a>. You may also contact the Bureau of Consumer Protection, Office of the Attorney General, 555 E. Washington St. Suite 3900, Las Vegas, NV 89101; 702-486-3132; <a href="mailto:BCPINFO@ag.state.nv.us">BCPINFO@ag.state.nv.us</a>. This notice is provided pursuant to state law.</p> |  |