

Important Privacy Information

Privacy

We understand the importance of protecting and preserving your privacy and the information you share with us. In our ongoing effort to provide you with effective and convenient services, we have carefully selected the technology we use to manage and maintain your financial records.

This information defines the policy of Kanaly Trust, LTA for the collection, use, retention and security of nonpublic personal financial information of our current and former clients. Nonpublic personal financial information is defined as any personally identifiable financial information that is not publicly available. As always, your relationship manager is available to answer any questions you may have regarding this policy.

Important Information When Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

When you open an account, Kanaly Trust, LTA will ask for personal information that will allow us identify you, including your driver's license or other identifying documents. Kanaly Trust, LTA will not reveal your nonpublic personal information to anyone outside of Kanaly Trust, LTA other than a service provider unless authorized or requested by you as allowed or required by law.

Collection, Use and Retention of Client Information

Kanally Trust, LTA collects nonpublic personal financial information from our clients as needed to comply with legal and business requirements. We collect nonpublic personal financial information from the following sources:

- Information we receive from you, including applications or forms
- Information about your transactions by us on your behalf
- Information from third party investment managers

Please contact us if you would like to view privacy policy notices from third party investment managers on any of your accounts.

Confidentiality and Security

Access to your nonpublic personal financial information is limited to employees that have a business reason to know such information, and Kanaly Trust, LTA has appropriate security standards and procedures in place to ensure the confidentiality of your information in accordance with our policy. We will not reveal nonpublic personal financial information of our clients, or former clients, to anyone outside of Kanaly Trust, LTA other than a service provider unless authorized or requested by you or as allowed or required by law. Service providers are contractually required to treat client nonpublic personal financial information with the same standards of confidentiality used by Kanaly Trust, LTA. Employees or service providers who violate these standards will be subject to appropriate disciplinary measures.

Maintenance of Accurate Information

Kanally Trust, LTA has rigorous internal controls and procedures designed to maintain and report client information as accurately and complete as possible.

E-mail

Kanally Trust, LTA utilizes a secure e-mail system when it sends confidential information to you via e-mail. This also gives you the ability to respond to a secure e-mail message and maintain the encrypted path. Normal e-mail communications are not encrypted, so you should only send confidential information to us via secure e-mail. You can also provide confidential information over the phone, by mail or in person.

Encryption

Certain information we provide you via our Internet service is encrypted. This means that the information shared between your browser and Kanaly Trust, LTA is scrambled using an algorithm and then decoded once it is received by us or by you using a decoder that is stored in your browser. We use, and require you use and receive, 128-bit encryption. Note that e-mail communication is not encrypted in this manner.

Cookies

Cookies are bits of data that many companies operating on the Internet, including ours, use to identify you when you visit their Web site. Kanally Trust, LTA uses cookies to make use of our site more enjoyable and efficient. Cookies consist of bits of data placed on your hard drive that allow us to identify you, tailor our offerings to you and speed up your experience with us whenever you log in to use our Client Account Access Service. Cookies do not harm your hard drive or your system. You can personalize your browser to refrain from accepting cookies or to notify you when one will be sent. However, doing so may slow down your experience with our web site and may make certain pages unavailable to you.

Customer Complaint

Kanally Trust, LTA is chartered under the laws of the State of Texas and is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Kanally Trust, LTA should contact the Department of Banking through one of these means:

In person / U.S. Mail: 2601 N. Lamar Blvd, Austin, Texas 78705

Telephone No: Direct: (512) 475-1300
Toll Free: (877) 276-5554
Fax No: (512) 475-1313

Email: consumer.complaints@banking.state.tx.us

Web site: www.banking.state.tx.us