



ROTARY CLUB OF SOUTHLAKE
PO BOX 92103
SOUTHLAKE TX 76092-0129

9 - 01

STATEMENT PERIOD
08/29/2014 TO 09/30/2014

----- C H E C K S -----

DATE.....CHECK NO.....AMOUNT

09/15 5452 2,520.00



325 E. Southlake Blvd. * Southlake, TX 76092 * Main 817-912-3444 * Fax 817-912-3445
www.providencebanktx.com





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ACCOUNT 1101056

STATEMENT PERIOD
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** DEBIT CARD CUSTOMERS ** EFFECTIVE OCTOBER 17, 2014**
MASTERCARD \$0 LIABILITY LIMITATION FOR UNAUTHORIZED
TRANSFERS WILL APPLY TO PIN-BASED ATM AND POS TRANSFERS.
THE CARDHOLDER COULD HAVE UP TO \$500 LIABILITY IF THE LOSS
IS NOT REPORTED WITHIN 2 DAYS OF DISCOVERY, OR UNLIMITED
LIABILITY IF THE UNAUTHORIZED TRANSACTION IS NOT REPORTED
WITHIN 60 DAYS OF WHEN THE UNAUTHORIZED TRANSACTION WAS
REPORTED ON A PERIODIC STATEMENT.



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ELECTRONIC FUND TRANSFER NOTICE

In case of errors or questions about your electronic transfers, telephone us at 817-912-3444 or write us at 325 E. Southlake Blvd., Southlake, Texas 76092, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes to complete our investigation.

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with financial transactions, please exercise discretion when using an automated teller machine (ATM) or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

- (1) Prepare transactions in advance to minimize time at the ATM or night deposit facility.
- (2) Mark each transaction in your account register, but not while at the ATM or night deposit facility. Always save your ATM receipts.
- (3) Compare your register with the account statements you receive in a safe place.
- (4) Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Prevent others from seeing you enter your PIN by using your body to shield their view.
- (5) If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures about electronic fund transfers for additional information about what to do if your card is lost or stolen.
- (6) When conducting a transaction, be aware of surroundings. Be on the lookout for suspicious activity near the ATM or night deposit facility. At night, be sure that the facility (including the parking area and walk ways) is well lighted.
- (7) If you use an ATM at night, consider taking someone you trust with you.
- (8) If you notice anything suspicious or if any problem arises after you have begun an ATM transaction, cancel the transaction, secure your card and leave. Consider using another ATM or coming back later.
- (9) At a drive-up facility, make sure all the car doors are locked and passenger windows are rolled up. Keep the engine running and remain alert to surroundings.
- (10) We want the ATM and the night deposit facility to be safe and convenient for you. Please tell us if you know of any problems with our facility, such as a light that is not working or if there is any damage to the facility.
- (11) Please report any suspicious activity or crimes to both the operator of the facility and the local law enforcement officials immediately.

BILLING RIGHTS SUMMARY

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at 325 E. Southlake Blvd., Southlake, Texas 76092 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. In your letter give us your name and account number, the dollar amount of the suspected error, and describe the error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. When we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

PRIVACY POLICY FOR CONSUMERS

The privacy practices described in this disclosure apply to consumers who currently have or have had a customer relationship with Providence Bank of Texas, SSB. Providence Bank is committed to maintaining and safeguarding your privacy. Providence Bank collects nonpublic information about you such as your income, employment, date of birth, Social Security number, credit history and accounts with others from the following sources:

- (1) Information we receive from you on applications, online registrations, or other forms.
- (2) Information about your transactions or experiences with us, our affiliates, or others.
- (3) Information we receive from a consumer reporting agency or other outside sources.
- (4) Other general information we may obtain about you that is not assembled for the purpose of determining credit, such as demographic information. We use this information to service your account and your customer relationship, to meet your financial needs, to verify your identity, and to protect your accounts from unauthorized access or identity theft.

We disclose information we collect, as described above, to non-affiliated third party providers who perform support services that assist us in servicing or administering your account or transactions (such as data processors, debit card providers and check printers). We do not disclose nonpublic personal information about you unless:

- (1) you authorize it;
- (2) the information is provided to help complete a transaction initiated by you;
- (3) the information is provided to a reputable credit bureau or similar information reporting agency;
- (4) the disclosure is otherwise permitted or required by law (such as sending information returns to the Internal Revenue Service, responding to subpoenas, and providing information to consumer reporting agencies). If you decide to close your account(s) or become an inactive customer we will adhere to the privacy policies and practices as described in this notice.

We may also disclose nonpublic personal information we collect, as described above, to financial companies that perform marketing services on our behalf and with which we have joint marketing agreements, such as our credit card provider. Such agreements enable us to make additional products and services available to you that are not available directly from us. We have contractual agreements with such parties that prevent them from using this information for any purpose other than that for which it was disclosed. We do not sell or share customer information with marketers or other third parties for their own marketing purposes.

We may report information about your account(s) to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We value your relationship and we are committed to safeguarding your personal privacy and information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic information. We continually assess, upgrade and install new technology to protect this information. We educate our employees about the importance of confidentiality and customer privacy. Employee access to nonpublic personal customer information is limited to those employees with a business reason to know such information.