

California Privacy Policy and Website Data Collection Disclosure

Last Updated: August 14, 2026

North Dallas Bank & Trust Co. ("NDBT," "we," "us," or "our") respects your privacy and is committed to protecting personal information. This California Privacy Policy ("Policy") explains how we collect, use, and disclose personal information through our website and describes rights available to California residents under applicable California laws, including but not limited to, the California Consumer Privacy Act ("CCPA"), as amended by the California Privacy Rights Act ("CPRA").

This Policy applies only to California residents and supplements other privacy policies provided by NDBT. Certain personal information collected, processed, maintained, or disclosed pursuant to the Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and other applicable laws may be exempt from, or outside the scope of, certain provisions of the CCPA.

1. Categories of Personal Information We Collect

We may collect the following categories of personal information:

- Personal identifiers and contact information (name, address, email address, phone number)
- Account and transaction information
- Professional and employment information
- Biometric information
- Protected classification characteristics under state or federal law
- Internet or electronic activity information
- Geolocation data
- Audio, visual, and similar information
- Sensitive Personal Information, including identifiers, account credentials, payment card information, and information necessary to verify identity and comply with legal and regulatory requirements

NDBT uses and discloses Sensitive Personal Information only for purposes permitted under applicable law, including providing requested products and services, verifying identity, detecting, and preventing fraud, maintaining security, complying with legal obligations, and other permitted business purposes.

2. Sources of Personal Information

We may collect personal information from:

- You directly
- Your use of our website, online banking services, or mobile applications
- Credit reporting agencies
- Service providers and vendors
- Public records
- Government entities
- Financial institutions involved in authorized transactions

3. Purposes for Collection and Use

We may collect, use, and disclose personal information to:

- Provide and maintain products and services
- Process transactions and respond to inquiries
- Verify identity
- Detect fraud and maintain security
- Improve products, services, and website functionality
- Conduct analytics and research
- Process employment-related matters and employee benefits
- Comply with legal, regulatory, and risk management obligations
- Exercise and defend legal rights
- Fulfill any other purpose disclosed at or before collection

4. Categories of Third Parties to Whom We Disclose Personal Information

The categories of third parties to whom we disclosed personal information for our business purposes described in this privacy policy are:

- Service providers, contractors, and vendors supporting our operations
- Government, regulatory, and law enforcement authorities
- Fraud prevention and security providers
- Employee payroll, healthcare, and retirement plan service providers

5. Sale or Sharing of Personal Information

NDBT does not sell and has not sold personal information, including Sensitive Personal Information, during the preceding 12 months. NDBT also does not share personal information for cross-context behavioral advertising and has no actual knowledge of selling or sharing personal information of consumers under 16 years of age.

6. Website Technologies, Analytics, and Customer Communications

NDBT uses third-party service providers and technologies to support website functionality, security, fraud prevention, customer communications, analytics, and website improvement. These providers may process information related to your interactions with our website and online services on our behalf as our service providers, including device and browser information, IP address information, website activity, form submissions, chat communications, and generalized geographic information.

By using our website and, where required by applicable law, providing consent through our Cookie Preferences Center or other consent tools, you acknowledge that information related to your interactions with our website may be transmitted to and processed by these service providers for the purposes described above.

NDBT uses Google Analytics 4 and similar technologies to measure website performance, understand website usage, and improve our products and services. Although Google Signals may be enabled, NDBT

does not use these technologies for advertising, remarketing, cross-device advertising, cross-context behavioral advertising, or targeted advertising. NDBT does not deploy advertising cookies and does not sell or share personal information for advertising purposes.

7. Cookies and Tracking Technologies

Our website uses cookies and similar technologies to:

- Maintain website functionality
- Support website security
- Detect and prevent fraud
- Process and respond to customer inquiries and communications
- Improve website performance and user experience
- Analyze aggregate website traffic and usage patterns

These technologies may include cookies, analytics tools, chat features, contact forms, and similar technologies. We do not use these technologies to sell personal information or facilitate cross-context behavioral advertising or targeted advertising. Communications submitted through website forms, chat features, or similar customer-service tools may be processed by service providers acting on our behalf to respond to inquiries, provide support, maintain security, and improve our services.

Your Choices:

- Manage cookie preferences through our Cookie Preferences Center on our website.
- Where required by law, we obtain consent before placing non-essential cookies or similar technologies on your device.
- We honor eligible Global Privacy Control (GPC) signals where required by applicable law.

8. Retention of Personal Information

We retain personal information, including Sensitive Personal Information, for as long as reasonably necessary to:

- Provide products and services
- Fulfill the purposes described in this Policy
- Meet legal, regulatory, accounting, operational, and record-retention requirements

Retention periods vary depending on the nature of the information and applicable legal requirements.

9. California Privacy Rights

Subject to applicable exceptions, California residents may have the right to:

- **Know** the personal information we collect, use, disclose, and share
- **Delete** personal information maintained by NDBT
- **Correct** inaccurate personal information
- **Non-Discrimination** for exercising privacy rights
- **Opt Out of Sale or Sharing** of personal information

- **Limit** the use and disclosure sensitive personal information

In the past 12 months, we have not “sold” personal information subject to the CCPA, including personal information of minors under the age of 16. For purposes of this Policy, “sold” means the disclosure of personal information to a third-party for monetary or other valuable consideration. The opt-out request is not required. NDBT uses and discloses Sensitive Personal Information only for purposes permitted under applicable law, including providing requested products and services, verifying identity, detecting, and preventing fraud, maintaining security, complying with legal obligations, and other permitted business purposes. The request to limit use of sensitive personal information is not required.

10. Exercising Your Rights

California residents may submit requests by:

Telephone: (972) 716-7100

Email: customer.service@ndbt.com

Mail: NDBT, Attention: Compliance Department, 12900 Preston Road, Dallas, TX 75230

We will verify your identity before processing a request and may request information such as your name, contact information, date of birth, tax identification number, or government-issued identification.

Authorized agents may submit requests on your behalf, subject to verification and proof of authorization.

We respond to verified requests in accordance with applicable law. Information subject to other privacy laws may be exempt from, or outside the scope of, certain requests. We generally respond within 45 days and may extend the response period by an additional 45 days when permitted by law.

We do not charge a fee unless a request is excessive, repetitive, or manifestly unfounded.

11. Security

We maintain administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, use, alteration, or disclosure.

12. Changes to This Policy

We may update this Policy from time to time. Any changes will be posted with a revised "Last Updated" date. Privacy notices are available at: <https://ndbt.com/ndbt-privacy-policy/>

13. Contact Us

If you have any questions, you may write to us at NDBT, Attention: Compliance Department, 12900 Preston Road, Dallas, TX 75230, or call (972) 716-7100.