



# Privacy Notice

| FACTS        | WHAT DOES STELLAR BANK DO WITH YOUR PERSONAL INFORMATION?   |
|--------------|---|
| <b>Why?</b>  | 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.  |
| <b>What?</b> | 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>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice. |
| <b>How?</b>  | 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 Stellar Bank chooses to share; and whether you can limit this sharing.   |

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION   | Does Stellar Bank share? | Can you limit this sharing? |
|--|--------------------------|-----------------------------|
| <b>For our everyday business purposes</b><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                          |
| <b>For our marketing purposes</b><br>to offer our products and services to you   | Yes                      | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                      | No                          |
| <b>For our affiliates' everyday business purposes</b><br>information about your transactions and experiences   | Yes                      | No                          |
| <b>For our affiliates' everyday business purposes</b><br>information about your creditworthiness   | Yes                      | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes                      | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                      | Yes                         |

|                             |   |
|-----------------------------|---|
| <b>To limit our sharing</b> | Call <b>713.499.1800</b> and speak with a Stellar Bank customer service representative<br>Visit us online: <a href="https://stellar.bank/privacy">stellar.bank/privacy</a><br><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. |
| <b>Questions?</b>           | Call <b>713.499.1800</b> or go to <a href="https://stellar.bank/privacy">stellar.bank/privacy</a>   |

| WHO WE ARE                           |   |
|--------------------------------------|---|
| <b>Who is providing this notice?</b> | The consumer financial companies within the Stellar Bancorp, Inc. family, including Stellar Bank. |

| <b>WHAT WE DO</b>   |   |
|---|---|
| <b>How does Stellar Bank protect my personal information?</b>                             | 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. We authorize our employees to access consumer information only for legitimate business purposes and to keep information confidential. We require companies that work for us to protect your information.  |
| <b>How does Stellar Bank collect my personal information?</b>                             | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• pay your bills or apply for a loan</li> <li>• use your debit or credit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <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 information on your rights under state law.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |

| <b>DEFINITIONS</b>     |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• our affiliates include Stellar Bancorp, Inc., Stellar Bank, American Prudential Capital, Inc., ABTX Financial, Inc., and any other affiliate we may add in the future</li> </ul>  |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• nonaffiliates that we may share with can include financial services companies such as insurance agencies or mortgage brokers; nonfinancial companies such as retailers, travel companies and membership groups; and other companies such as nonprofit groups</li> </ul> |
| <b>Joint marketing</b> | <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>• our joint marketing partners include financial services companies</li> </ul>   |

| <b>OTHER IMPORTANT INFORMATION</b>   |  |
|--|--|
| <p><b>Special Notice for Texas Residents:</b><br/> Stellar Bank is chartered/licensed registered under the laws of the State of Texas and by state law are subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Stellar Bank should contact the Texas Department of Banking through one of the following means indicated below:</p>  |  |
| <p><b>In Person or by U.S. Mail:</b><br/> Texas Department of Banking Consumer Activities<br/> 2601 North Lamar Boulevard<br/> Suite 300<br/> Austin, TX 78705-4294</p>  | <p><b>Telephone Number:</b> 1.877.276.5554 (toll free)<br/> <b>Fax Number:</b> 512.475.1313<br/> <b>Email:</b> <a href="mailto:consumer.complaints@dob.texas.gov">consumer.complaints@dob.texas.gov</a><br/> <b>Website:</b> <a href="https://www.dob.texas.gov">https://www.dob.texas.gov</a></p> |
| <p><b>Special Notice for California Residents:</b><br/> In accordance with California law, we will not share personal information we collect about California residents with companies outside of Stellar Bank, except as permitted by law, such as a legal process, as required to service your account or unless you provide us with express consent to do so. The California Consumer Privacy Act Notice can be accessed <a href="https://stellar.bank/privacy/CCPA">stellar.bank/privacy/CCPA</a>.</p> |  |



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