***REQUIRED* Bank Lobby Signage**

 **Federal Notices/Disclosures:**

**Community Reinvestment Act (CRA) Notice:** Per [12 CFR §228.44](https://www.ecfr.gov/cgi-bin/text-idx?SID=04e4dbf488084f3f270b8f3f469048be&mc=true&node=pt12.3.228&rgn=div5#se12.3.228_144), a bank shall **provide in the public lobby** of its main office ***and*** **each of its branches** the appropriate public notice set forth in [appendix B](https://www.ecfr.gov/cgi-bin/text-idx?SID=04e4dbf488084f3f270b8f3f469048be&mc=true&node=pt12.3.228&rgn=div5#ap12.3.228.0000_0nbspnbspnbsp.b).

For **the main office**, the notice shall read:

# Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the Federal Reserve Bank of Dallas (Reserve Bank); and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906). You may send written comments about our performance in helping to meet community credit needs to J. Raymond David, Sr., Chief Executive Officer, c/o PointBank, PO Box 278, Pilot Point, TX 76258, and the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906). Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Pilot Point Bancorp, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906) an announcement of applications covered by the CRA filed by bank holding companies.

For **branch offices**, the notice shall read:

# Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906), and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906). You may send written comments about our performance in helping to meet community credit needs to J. Raymond David, Sr., Chief Executive Officer, c/o PointBank, PO Box 278, Pilot Point, TX 76258, and the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906). Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of Pilot Point Bancorp, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of Dallas (2200 N Pearl St, Dallas, TX 75201-2272 or PO Box 655906, Dallas, TX 75265-5906), an announcement of applications covered by the CRA filed by bank holding companies.

**Customer Information Program (CIP) [AKA the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism (USA PATRIOT Act)] Notice:** Per [31 CFR §1020.220](https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1020/subpart-B/section-1020.220)(a)(5), adequate customer **notice must be provided in a manner reasonably designed to ensure that a customer is able to view the information *before* opening an account**.

A “bank may use the following sample language to provide notice to its customers:

### Important Information About Procedures for 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.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.”

**Equal Housing Lender (EHL) Notice:** Banks engaging in residential real estate-related transactions, as defined by the Fair Housing Act (i.e. the making or purchasing of loans or providing other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling, ***or*** secured by residential real estate; the selling, brokering, or appraising of residential real property), are required to ***conspicuously* post a notice** of nondiscrimination **in the lobby of each office** making such loans ***and*** in any area of the bank **where applications for covered loans are taken**. This notice shall **be at least 11" x 14" in size** and shall have the following text:

[WE DO BUSINESS IN ACCORDANCE WITH FEDERAL FAIR LENDING LAWS](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[UNDER THE FEDERAL FAIR HOUSING ACT, IT IS ILLEGAL, ON THE BASIS OF RACE, COLOR, NATIONAL ORIGIN, RELIGION, SEX, HANDICAP OR FAMILIAL STATUS (HAVING CHILDREN UNDER THE AGE OF 18), TO](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

* [Deny a loan for the purpose of purchasing, constructing, improving, repairing or maintaining a dwelling, or deny any loan secured by a dwelling; or](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)
* [Discriminate in fixing the amount, interest rate, duration, application procedures or other terms or conditions of such a loan, or in appraising property.](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU SHOULD SEND A COMPLAINT TO:](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[Assistant Secretary for Fair Housing and Equal Opportunity Department of Housing & Urban Development, Washington, D.C. 20410](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[For processing under the Federal Fair Housing Act and to:](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[Federal Reserve Consumer Help](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[PO Box 1200](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[Minneapolis, MN 55480](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[For processing under Federal Reserve regulations](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[UNDER THE EQUAL CREDIT OPPORTUNITY ACT, IT IS ILLEGAL TO DISCRIMINATE IN ANY CREDIT TRANSACTION:](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

* [On the basis of race, color, religion, national origin, sex, marital status, or age (providing the applicant has the legal capacity to enter into a binding contract);](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)
* [Because income is from public assistance; or](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)
* [Because a right was exercised under the Consumer Credit Protection Act.](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[IF YOU BELIEVE YOU HAVE BEEN DISCRIMINATED AGAINST, YOU MAY SEND A COMPLAINT TO:](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[Federal Reserve Consumer Help](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[PO Box 1200](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

[Minneapolis, MN 55480](https://www.federalreserve.gov/boarddocs/caletters/2007/0706/07-06_attachment.pdf)

**Federal Deposit Insurance Corporation (FDIC) Signs (AKA Advertisement of Membership):** Per [12 CFR §328](https://www.fdic.gov/regulations/laws/rules/2000-5200.html).2, each insured depository institution shall continuously **display the official sign at each station or window where insured deposits are usually *and* normally received in the depository institution's principal place of business *and* in all its branches.**

The “official sign” [per [12 CFR §328](https://www.fdic.gov/regulations/laws/rules/2000-5200.html).1(a)] is **7" by 3" in size, with black lettering and gold background**, and of the following design:



**Funds Availability Policy Notice:** Per [12 CFR §229.18](https://www.ecfr.gov/current/title-12/chapter-II/subchapter-A/part-229#229.18)(b), a bank shall **post in a *conspicuous* place in each location where its employees receive deposits to consumer accounts** a notice that sets forth the time periods applicable to the availability of funds deposited in a consumer account. The [*Commentary*](https://www.ecfr.gov/current/title-12/chapter-II/subchapter-A/part-229#Appendix-E-to-Part-229) goes on to say, “[t]he notice need not be posted at each teller window, *but* the notice must be posted in a place where consumers seeking to make deposits are *likely* to see it before making their deposits. For example, the notice might be posted at the point where the line forms for teller service in the lobby.”

The “Model Notice” language is found in [*Appendix C*](https://www.ecfr.gov/current/title-12/chapter-II/subchapter-A/part-229#Appendix-C-to-Part-229), Model Clause C-18:

FUNDS AVAILABILITY POLICY

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. Funds from electronic direct deposits will be available on the day we receive the deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. Then, the funds will generally be available by the second business day after the day of deposit.

**Home Mortgage Disclosure Act (HMDA) Notice:** Per [12 CFR §1003.5(e)](https://www.consumerfinance.gov/rules-policy/regulations/1003/5/#e), a financial institution shall **post a general notice** about the availability of its HMDA data **in the lobby of its home office *and* of each branch office physically located in each Metropolitan Statistical Area (MSA) *and* each Metropolitan Division (MD)**. This notice must clearly convey that the institution's HMDA data is available on the Bureau's Web site at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

Per HMDA’s *Official Interpretations*, [Comment 5(e)-1](https://www.consumerfinance.gov/rules-policy/regulations/1003/interp-5/#5-e-Interp-1), bank *may* use the following *suggested* text:

For years 2018 to Current

Home Mortgage Disclosure Act Notice

**The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site** (www.consumerfinance.gov/hmda).

The previously *recommended* language reads:

For years up to and including 2017

[HOME MORTGAGE DISCLOSURE ACT NOTICE](https://www.ffiec.gov/hmda/poster.htm)

[The HMDA data about our residential mortgage lending are available for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, and income of applicants and borrowers; and information about loan approvals and denials. Inquire at this office regarding the locations where HMDA data may be inspected. To receive a copy of these data send a written request to:](https://www.ffiec.gov/hmda/poster.htm)

[PointBank](https://www.ffiec.gov/hmda/poster.htm)

[HMDA Information Request](https://www.ffiec.gov/hmda/poster.htm)

[P O Box 278](https://www.ffiec.gov/hmda/poster.htm)

[Pilot Point, TX 76258](https://www.ffiec.gov/hmda/poster.htm)

Because the bank was subject to HMDA reporting until July 1st, 2020, this additional statement is not required, but strongly recommended:

Due to the CFPB raising originated loan thresholds for reporting purposes, PointBank is no longer a HMDA reportable financial institution as of July 1, 2020. PointBank’s last reportable year was 2019.

The recommendation is to include all three (3) statements.

 **State Notices/Disclosures:**

**Call Report (a report of condition and income):** Per Texas state statute [7 TAC 3.21](https://texreg.sos.state.tx.us/public/readtac%24ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=1&ch=3&rl=21), the *latest* call report filed with the banking commissioner *must* be **posted in the lobby** of the state bank **at a point accessible to the public**. Each state bank shall file four call reports annually with the banking commissioner. Such call reports must be filed no later than April 30, July 31, and October 31 of each year and by January 31 of the subsequent year, and shall be for the periods ending March 31, June 30, September 30, and December 31, respectively, of the annual reporting year. The call reports required must be in substantially the same form and contain substantially the same information as call reports filed FFIEC requirements.

**Certain Loan Agreements To Be in Writing (AKA No Unwritten Oral Agreements) Notice:** Per Texas state statute [7 TAC 3.34](https://texreg.sos.state.tx.us/public/readtac%24ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=1&ch=3&rl=34), “[p]ursuant to the [Business and Commerce Code, §26.02](https://statutes.capitol.texas.gov/Docs/BC/htm/BC.26.htm#26.02), all financial institutions must *conspicuously* post notices informing borrowers of the requirements that certain loan agreements be in writing. Each financial institution shall **post** **in the public lobby of each of its offices** the [following] public notice:”



**NOTICE TO BORROWERS**

**CERTAIN LOAN AGREEMENTS**

**MUST BE IN WRITING**

TEXAS LAW ([Section 26.02, Business and Commerce Code](https://statutes.capitol.texas.gov/Docs/BC/htm/BC.26.htm#26.02)) requires that all financial institutions conspicuously post notices summarizing requirements that loan agreements be in writing. You should know that:

* An agreement, promise, or commitment to loan more than $50,000 MUST BE IN WRITING AND SIGNED BY THE LENDER OR IT WILL BE UNENFORCEABLE.
* The written loan agreement will be the ONLY source of rights and obligations for agreements to lend more than $50,000.
* Oral agreements relating to loans over $50,000 are NOT EFFECTIVE either to establish a commitment to lend or to vary the terms of a written loan agreement.

As part of the documentation required for loans over $50,000, BORROWERS MUST BE PROVIDED AND MUST SIGN A NOTICE conspicuously stating that:

“THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.”

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

The notice set forth above, which must be signed by both the borrower and the financial institution, can be in a separate document or incorporated in one or more of the documents constituting the loan agreement. The notice must be in type that is boldfaced, capitalized, underlined or otherwise set out from surrounding written material so as to be conspicuous.

**How Do I Provide Information to Consumers on How to File a Complaint? (AKA Consumer Complaint Notice):** Per Texas state statute [7 TAC 11.37](https://texreg.sos.state.tx.us/public/readtac%24ext.TacPage?sl=R&app=9&p_dir=&p_rloc=&p_tloc=&p_ploc=&pg=1&p_tac=&ti=7&pt=2&ch=11&rl=37), a bank must take appropriate steps to let consumers know how to file complaints by ***conspicuously*\* posting** **in each area where business is conducted on a face-to-face basis** or by giving them the following notice:

Consumer Complaint Notice

PointBank is committed to providing exceptional customer service. We welcome the opportunity to address any concerns you may have. We encourage you to contact us using one of the following options:

In Person: At any of our convenient locations (visit

https://[www.pointbank.com/locations](http://www.pointbank.com/locations) for addresses)

By Mail: 400 Westway St

 Denton TX 76201-3027

Telephone: (940) 686-7000, (972) 434-3200, or toll free (800) 970-5526

 Monday to Friday 8:00am to 6:00pm and Saturday 9:00am to 12:00 noon

PointBank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against PointBank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail: 2601 North Lamar Blvd, Ste 300

 Austin, TX 78705-4261

Telephone: (877) 276-5554

Fax No: (512) 475-1313

Email: consumer.complaints@dob.texas.gov

Website: [www.dob.texas.gov](http://www.dob.texas.gov/)

\* A notice is deemed to be conspicuously posted if a consumer with 20/20 vision can read it from the place where he or she would typically conduct business or if it is included on a bulletin board, in plain view, on which all required notices to the general public (such as equal housing posters, licenses, Community Reinvestment Act notices, etc.) are posted.

Additionally, the required notice…

* must be included with each privacy notice sent out,
* must be provided in the language in which the transaction is conducted,
* must be given when the consumer first obtains a product or service (if not given a *Privacy Notice*), and
* must be accessible on those portions of the bank’s website offering consumer goods and services.

***RECOMMENDED* Bank Lobby Signage**

 **Federal Notices/Disclosures:**

**Fair Credit Reporting Act (FCRA) Notice:** A furnisher (i.e. the bank) *may* designate a specific “direct dispute” address [see [12 CFR §1022.43(c)(2)](https://www.consumerfinance.gov/rules-policy/regulations/1022/43/#c-2)] for consumers to dispute information they believe to have been reported in error to the credit bureaus. The particular dispute address may be set forth on a consumer report relating to the consumer or **clearly and conspicuously specified by the furnisher** for submitting direct disputes that is provided to the consumer in writing or electronically (if the consumer has agreed to the electronic delivery of information from the furnisher). Otherwise, like Regulation E [see [12 CFR §1005.6(b)(5)(i)](https://www.consumerfinance.gov/rules-policy/regulations/1005/6/#b-5-i) and [§1005.11(b)(1)](https://www.consumerfinance.gov/rules-policy/regulations/1005/11/#b-1)], if the bank has not designated and provided a specific dispute address, the investigation “clock” begins when notification is provided to the bank via *any* employee [see [12 CFR §1022.43(c)(3)](https://www.consumerfinance.gov/rules-policy/regulations/1022/43/#c-3)].

**Credit Report Disputes**

PointBank may report information regarding your credit accounts with us to consumer reporting agencies and we make every effort to provide accurate information. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. You should send your written notice describing the specific inaccuracy(ies) by mail to:

PointBank

 Attn: Loan Operations

 400 Westway St

 Denton, TX 76201-3027