

**FACTS****WHAT DOES BANK OF GRAVETT DO WITH YOUR PERSONAL INFORMATION?****Why?**

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.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Your Social Security Number
- Your Name and Address
- Your assets and income
- Your date of birth
- Your driver's license number
- Information about your accounts with us, such as account balances, payment history, parties to transactions and debit card usage.

**How?**

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 BANK OF GRAVETT chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bank of Gravett share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> 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> to offer our products and services to you	NO	We do not share
<b>For joint marketing with other financial companies</b>	NO	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	We do not share
<b>For non-affiliates to market to you</b>	NO	We do not share

**Questions?**

Call 479.787.5251 or stop at one of our locations in Gravette, Hiwasse or Centerton and speak with a financial services representative.

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Bank of Gravett, Gravette, Arkansas
<b>What we do</b>	
<b>How does Bank of Gravett 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.
<b>How does Bank of Gravett collect my personal information?</b>	We collect your personal information, for example, when you - <ul style="list-style-type: none"> <li>■ Open a new account with us, such as a CD, checking, savings, IRA, or safe deposit box, or;</li> <li>■ When you make application for a loan, or;</li> <li>■ When you purchase a monetary instrument, such as a money order, cashier's or traveler's check, or;</li> <li>■ Any other type of consumer account where there is a continuing relationship.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Information about each account owner is reported separately.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>■ <i>Bank of Gravett does not share with affiliates.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Bank of Gravett currently has NO joint marketing agreements.</i></li> </ul>