



## FACTS

### WHAT DOES GAINEY BUSINESS BANK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial institutions 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:

- Social Security Number and Income
- Account Balances and Payment Information
- Account transactions and Payment History
- Credit History and Credit Scores

When you are *no longer* our client, we continue to share your information as described in this notice.

#### How?

All financial institutions need to share client's personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their client's personal information; the reasons Gainey Business Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gainey Business Bank 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	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<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 (480) 571-7690

**Who we are**

<b>Who is providing this notice?</b>	Gainey Business Bank
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**What we do**

**How does Gainey Business Bank protect my personal information?**

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 also limit access to information to those employees for whom access is appropriate.

**How does Gainey Business Bank collect my personal information**

We collect your personal information, for example, when you

- Open an account or make deposits or withdrawals from your account
- Apply for a loan, make a wire transfer or pay your bills online
- Show your driver's license
- Use your debit card

We also collect your personal information from companies.

**Why can't I limit all sharing?**

Federal law gives you the right to limit only sharing for affiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

**Definitions**

**Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies.

**Non-Affiliates**

Companies not related by common ownership or control. They can be financial or non-financial companies.

**Joint Marketing**

A formal agreement between non-affiliated financial institution that together market financial products or services to you.