

## FACTS WHAT DOES GUARANTY 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>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and account balances,</li> <li>▪ Credit history and wire transfer instructions,</li> <li>▪ Transaction or loss history and overdraft history.</li> </ul> <p>When you are <i>no longer our</i> customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reason financial companies can share their customers' personal information; the reasons Guaranty Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranty 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 our financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> Information about your credit worthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call (319) 286-6200 or go to <a href="http://www.guaranty-bank.com">www.guaranty-bank.com</a>
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Who we are	
Who is providing this notice?	Guaranty Bank and Trust Company 302 3 <sup>rd</sup> Ave SE Cedar Rapids, IA 52401

What we do	
How does Guaranty 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.
How does Guaranty Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Open an account or pay your bills</li> <li>▪ Apply for a loan or use your ATM or Debit card</li> <li>▪ Make a wire transfer</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 credit worthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Guaranty Bank does not share with our affiliates.</i></b></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Guaranty Bank does not share with nonaffiliates so they can market to you.</i></b></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial institutions that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <b><i>Guaranty Bank does not jointly market.</i></b></li> </ul>