



Grand Bank for Savings, FSB – Member FDIC
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Before using the Website, please carefully read the following Website Privacy and Terms & Condition of Use, as well as our Privacy Notice entitled “*WHAT DOES GRAND BANK FOR SAVINGS, FSB DO WITH YOUR PERSONAL INFORMATION?*” A copy of our Privacy Notice can be found [here](#).

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The use of this Website, including all nonpublic personal information obtained or provided through this Website (“Nonpublic Personal Information”), is for informational purposes only and limited only to those persons or entities authorized or otherwise entitled to have it. Grand Bank provides the Website only for lawful, non-commercial uses by our customers, employees, and members of the general public. As a condition to the use of the Website, you represent to us that: (i) you have the proper authority to use this Website on behalf of yourself, any organization you represent, and/or any other person or entity you represent; and (ii) you will not access, use or disclose, or permit or enable others to access, use or disclose, any information obtained from this Website in any manner that may be unauthorized, unlawful, or beyond the specific purpose for which such information is made available.

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Information on Website; Information Accuracy; No Warranties

Grand Bank attempts to be as accurate as possible. While we make reasonable efforts to include information that is accurate and timely, we do not warrant that the information and functions contained in this Website will at all times be

complete, current, error-free, and/or without interruption or defects. From time to time and without prior notice, the Website may be subject to maintenance, update or repair, and access may be limited or unavailable during such times.

However, we cannot warrant that the information on the Website is 100% accurate, complete, reliable, current, or error-free. We are providing the information on the Website “AS IS” without warranty of any kind, express or implied. It is your responsibility to evaluate the accuracy, reliability, timeliness, and completeness of the information on the Website. By accessing, browsing, or otherwise using the Website, you do so at your sole risk.

To the fullest extent permissible by applicable law, ***Grand Bank disclaims all warranties, express or implied, including, but not limited to, implied warranties of merchantability and fitness for a particular purpose.*** We do not warrant that the Website, its servers, or email sent from Grand Bank are free of viruses or other harmful components.

Indemnification

You agree to indemnify and hold harmless Grand Bank for Savings, FSB and its subsidiaries from any claim or demand, including reasonable attorneys' fees, made by any third party due to or arising out of any information you submit, post to or transmit to us through this Website, your use of the Website, your connection to the Website, your violation of the Website Privacy and Terms & Condition of Use, or your violation of any rights of another user.

Confidentiality of Information and Privacy

Grand Bank has a Privacy Notice entitled “WHAT DOES GRAND BANK FOR SAVINGS, FSB DO WITH YOUR PERSONAL INFORMATION?” A complete copy of the Privacy Notice, which is provided pursuant to the Gramm-Leach-Bliley Act, can be found [here](#). The 2-page document should be read thoroughly and, if printed for your personal, non-commercial use, printed on legal-sized paper to ensure your copy has the proper font and spacing. Protecting the privacy of our visitors and customers is important to Grand Bank. In general, you may visit many pages of the Website without telling who you are or revealing any personal information about yourself. Grand Bank may track the Internet domain address and device ID from which people visit the Website and analyze this data for trends and statistics, but individual users will remain anonymous unless they voluntarily tell who they are.

If you choose to submit an application for credit or open a deposit account online, you will be asked to provide Grand Bank with personal information, including your name, current and prior address information, postal address, telephone number(s), social security number, email address, current and prior employment information, debt and asset information, as well as other information relating to your payment and credit history. Your personal information enables Grand Bank to provide you with the information you have requested, as well as to provide you with information regarding future products and services that may suit your particular needs and/or interests.

When you access www.grand.bank from a computer, mobile phone or other device, we may collect information from that device about your browser type, location, IP address and pages you visit to analyze this data for trends and statistics. If you do not want us to collect such information, you must log off. Continued use of our site shall serve as permission to collect and retain such information. Grand Bank has taken reasonable steps to protect the personal information you provide through the Website, which is transmitted through the Internet. However, use of the Internet brings with it certain risks, which should be acknowledged. Grand Bank uses standard security technology and industry practices to safeguard your personal information from unauthorized and/or improper access.

Limitation of Liability and Disclaimer

Because of the possibility of human and mechanical error as well as other factors, the Website (including all information and materials contained on the Website) is provided “AS IS” and “AS AVAILABLE”. Grand Bank shall not be held liable in any way for any direct, special, punitive, consequential, or indirect damages or whatever kind arising out of and/or in connection with the Website and/or the use of the Website and/or the use of a linked website, including, but not limited to: the transmission of any viruses, Trojan horses or other harmful code that may affect your equipment; unauthorized access; theft; operator errors; or any force Majeure.

When you visit the Website or send emails to Grand Bank, you are communicating with us electronically and you agree that all agreements, notices, disclosures, and other communications that we provide to you electronically via email or by posting notices on the Website satisfy any legal requirement that such communications be in writing.

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Grand Bank contracts with a third party (or third parties) to maintain and host the Website. Therefore, any information you submit, including personal information, may be placed and stored on a computer server maintained by the third-party

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Grand Bank does not knowingly solicit, market to, or collect personal information from children under the age of 18. Additionally, Grand Bank does not knowingly collect, use, sell, or disclose personal information from children under the age of 18. Children under the age of 18 are not eligible to use the Website unsupervised, and we ask that children do not submit any personal information to Grand Bank. If you are under the age of 18, you may only use the Website in conjunction with, and under the supervision of, your parents or guardians.

Notice of Right to Amend and/or Revise

Grand Bank may from time to time amend and/or revise these Website Privacy and Terms & Condition of Use and the Privacy Notice. By using the Website, you agree to be bound by any such amendments and/or revisions. The user's continued use of the Website after any modification to the Website Privacy and Terms & Condition of Use and/or Privacy Notice will constitute the user's acceptance of the new terms. You should, therefore, periodically visit these terms and policies to make sure you have the most current versions of each. IF THE USER DOES NOT AGREE TO FUTURE CHANGES TO THIS WEBSITE PRIVACY AND TERMS & CONDITIONS OF USE AND/OR OUR PRIVACY NOTICE, THE USER MUST STOP USING THE SITE AFTER THE EFFECTIVE DATE OF SUCH CHANGES.

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When you access www.grand.bank from a computer, mobile phone or other device, we may collect information from that device about your browser type, location, IP address and pages you visit to analyze this data for trends and statistics. If you do not want us to collect such information, you must log off. Continued use of our site shall serve as permission to collect and retain such information. The Website uses cookie technology to improve the quality of your experience. A cookie is a small file that contains information sent by a web site that is saved on your hard disk by your computer's browser. Cookies store information that a web site may need in order to personalize your experience and gather web site statistical data. Some consumers may not know that cookies are being placed on their computers when they visit web sites. If you want to know when this happens, or to prevent it from happening, you can set your browser to advise you when a web site attempts to place a cookie on your computer. Additionally, you can accept, decline or remove cookies, at any time, by modifying your browser settings. Please see the "help" section of your browser or read more about cookies at <http://cookiecentral.com>.

Disabling Cookies

Web browsers allow you to exercise some control over cookies through the browser settings. Most browsers enable you to block cookies entirely or to block cookies from particular sites. You may choose to turn off non-essential cookies and allow only Strictly Necessary Cookies by using the "cookie settings" link and toggling "off" Performance/Functional/Marketing Cookies.

Browsers can also be set to delete cookies when you close your browser. You should note, however, that this may mean that any opt-outs or preferences you set on the Website will be lost when the cookies are deleted.

To find out more about cookies, including how to see what cookies have been set and how to manage and delete them, visit www.allaboutcookies.org, which includes information on how to manage your settings for the major browser providers.

California Residents and California Privacy Rights

As a California resident, the California Consumer Privacy Act (“CCPA”), as replaced by the California Privacy Rights Act (“CPRA”), affords you specific rights regarding your personal information and requires us to provide you certain consumers privacy rights as set forth in the law. The CPRA defines “personal information” as information that identifies, relates to, describes, or is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

Grand Bank does not share or sell personal information and has not done so within the last 12 months. We do not use or disclose sensitive personal information except as permitted by law.

Certain information that we collect may be exempt from the CCPA because it is considered public information or covered by financial privacy laws, such as the Gramm-Leach Bliley Act, the California Financial Information Privacy Act, the Health Insurance Portability and Accountability Act, or the Fair Credit Reporting Act, or may be exempt for other legitimate business purposes.

To the extent that we collect “personal information” that is subject to the CCPA, that information, Grand Bank’s practices, and your rights to exercise them with us are described below.

Right to Know and Access Information

You have the right to request, at no charge:

- The categories of personal information Grand Bank has collected about you.
 - Categories of personal information include: identifiers; personal information categories listed in the California Customer Records statute (Cal. Civ. Code Section 1798.80(e)); protected classification characteristics under California or federal law; commercial information; biometric information; internet or other similar network activity; geolocation data; sensory data; professional or employment-related information; non-public education information (per the Family Educational Rights and Privacy Act (20 U.S.C. Section 1232g, 34 C.F.R. Part 99)); and inferences drawn from other personal information.
 - For visitors who have ad personalization turned on in their browser(s), Grand Bank currently may collect: demographic information and interest information, such as age, gender, and interests; cross-device activity to better understand the customer journey across devices (including the browser used); user ID and device ID, which helps with marketing.
- The sources from which personal information is collected.
- The business or commercial purpose for collecting or selling your personal information.
- The categories of third parties with whom we have shared your personal information.
- The specific pieces of personal information we have collected about you.

Right to Delete Information

You may request that we delete any personal information about you that we have collected from you. Please note, there are exceptions under the CCPA where we may retain information, as required, or permitted by law.

Right to Non-Discrimination

We will not discriminate against you because you exercise any of the rights as described in the CCPA.

Right to Correct Information

You have the right to request correction of your personal information if you believe it is inaccurate.

Exclusions

The CCPA does not apply to personal information covered by certain sector-specific privacy laws, including the Gramm-Leach-Bliley Act (GLBA), which pertains to personal information collected about California residents who obtain financial products or services for personal, family, or household purposes. The specific Personally Identifiable Information that we collect, use, and disclose relating to a California resident covered by the CCPA is subject to GLBA. Therefore, CCPA is not applicable with respect to information that we

collect about California residents who apply for or obtain our deposit products and services for personal, family, or household purposes.

How to Exercise Your Rights

Submitting Requests, You can exercise any of your rights by:

- Contacting us at privacycompliance@grand.bank.
- You may also submit a CCPA request by providing your first name, last name, email address, telephone number, and ZIP code in writing to us at: Grand Bank for Savings, FSB, Attn: Office of the General Counsel, P.O. Box 16988, Hattiesburg, MS 39404.
- You may also designate an agent by mailing a signed Power of Attorney to us at: Grand Bank for Savings, FSB, Attn: Office of the General Counsel, P.O. Box 16988, Hattiesburg, MS 39404

Verification Process

We will verify your identity using information you provide and match it against information already held by us. For requests pertaining to specific pieces of personal information, additional verification steps may be required.

Response Time

For verifiable consumer requests, we will acknowledge receipt of your request as required by applicable law, as well as inform you of the timeline to complete the request. If the request is to opt-out, we will respond no later than 15 business days after receipt of your verified request. We aim to fulfill verified requests within 45 calendar days of receipt. If we reasonably require more time (up to an additional 45 calendar days), we will inform you of the reason and extension period in writing.

If you have any questions or concerns regarding our privacy practices or the CCPA, please contact us at privacycompliance@grand.bank or write us at: Grand Bank for Savings, FSB, P.O. Box 16988, Hattiesburg, MS 39404.

Choice of Law; Waiver and Severability

The access and use of the Website and these terms and policies are to be governed by and construed under the laws of the State of Mississippi. Litigation arising out of and/or relating to this Website, including issues of privacy, shall be commenced and maintained solely and exclusively in the state and federal courts sitting in Forrest County, Mississippi or the Southern District of Mississippi. If any part of these Website Privacy and Terms & Condition of Use are determined to be invalid or unenforceable, the remainder will stay in effect. Grand Bank will not be deemed to have waived any rights or remedies unless such waiver is in writing and signed by Grand Bank. No delay or omission on Grand Bank's part in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on one (1) occasion shall not be interpreted as a bar or waiver of any rights or remedies on any future occasion(s). These Website Privacy and Terms & Condition of Use shall be subject to any other agreements you have entered into with Grand Bank.

Contact

If you have any questions regarding the above or would like to notify us for any reason related to this Website Privacy and Terms & Condition of Use and its Privacy Notice, please contact us at privacycompliance@grand.bank or write to us at: Grand Bank for Savings, FSB, P.O. Box 16988, Hattiesburg, MS 39404.

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