

FACTS	WHAT DOES GRAND BANK FOR SAVINGS, FSB 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?	<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"> ■ Social Security number and income ■ Account balances, transaction history, and payment history ■ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Grand Bank for Savings, FSB chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does Grand Bank for Savings, FSB share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
To limit our sharing	<ul style="list-style-type: none"> ■ Call: (833) 887-2265 <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions	Call: (833) 887-2265 or go to https://www.grand.bank	

Who we are?

Who is providing this notice? Grand Bank for Savings, FSB

What we do?

How does Grand Bank for Savings, FSB 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.

Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your account.

How does Grand Bank for Savings, FSB collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a wire, electronic, or other funds transfer
- Apply for a loan/financing or use account funds for transactions
- Make account deposits or withdrawals

We also collect your personal information from others, such as credit bureaus, affiliates, or other 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. Chosen limits apply to all holders of the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies:

Grand Servicing Corporation; TransTitle Properties, Inc.; GBS Financial, Inc.; and Continental Finance Company, LLC

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include customer/financial service agencies/vendors, credit reporting agencies, and third-party collectors.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include financial services and payment processing companies.*

Other important information

For Alaska, Illinois, Maryland, and North Dakota Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization.

For California Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing without your authorization.

For Vermont Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

For Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by sending a request to Grand Bank for Savings, 120 Mayfair Rd, Hattiesburg, MS 39402-1463 or calling us at (833) 887- 2265. In addition to our contact information, we are required by Nevada law to provide you with the following information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone communications with us or our authorized agents may be monitored or recorded.