

Privacy Notice

FACTS	WHAT DOES GUARANTY BANK & TRUST COMPANY 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and payment history ▪ credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Guaranty Bank & Trust Company chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranty Bank & Trust Company share?	Can you limit 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	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
For our compliance with MS Code § 43-19-48 – Use of data match systems by MS Department of Human Services for enforcement of child support	Yes	No

Questions?	Call (662) 247-1454 or e-mail contactus@gbtonline.com
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Who we are

Who is providing this notice?

This notice is provided by Guaranty Bank & Trust Company, a Mississippi Chartered Bank, wholly owned by Guaranty Capital Corporation, and the affiliates covered by this notice are

- Guaranty Investment Corp. dba Guaranty Financial Services
- Peoples Financial Services of the Delta, Inc.
- Guaranty Agricultural Credit Corporation

What we do

How does Guaranty Bank & Trust Company 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 assess current risks to design specific safeguards that protect customer information and have processes in place to deal with information incidents if they occur.

How does Guaranty Bank & Trust Company collect my personal information?

We collect your personal information, for example when you

- open an account or apply for a loan
- provide account information or give us your income information
- show government-issued identification

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.

Definitions

Affiliates

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

- Our affiliates include companies with a common corporate identity of Guaranty Bank & Trust Company, and these are listed above.

Non-affiliates

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

- Guaranty Bank & Trust Company does not share with non-affiliates, so they can market to you.

Joint Marketing

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

- Guaranty Bank & Trust Company may jointly market with such companies as credit card providers and other financial institutions.

Other important information

You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them if we share information about you.