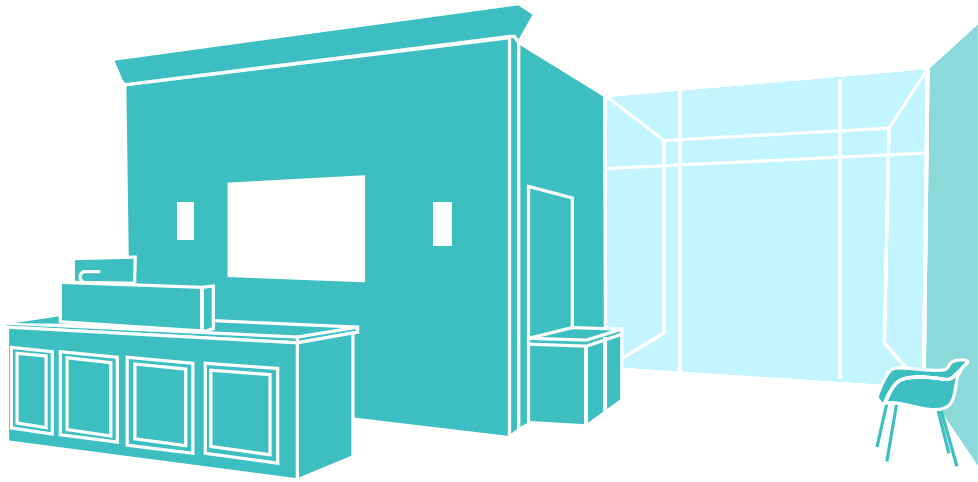




GuarantyBank
Member FDIC



Our Growth & Commitment

Over the last few years, Guaranty Bank has shown exceptional growth financially and physically. Our loan and deposit volumes have grown 8% to 10% consistently over the last five years, increasing our assets to more than a billion dollars. In addition to the growth of our existing markets, we have recently expanded into Calhoun County, Ridgeland, and Starkville, MS.

With the immediate growth in our new markets, we decided it was time to invest and put our stakes in the ground. We are currently building a state-of-the-art bank designed with a focus on customer experience in our new markets. We feel as though we are setting the standard for modern banking in Mississippi and Tennessee as we aggressively implement up-to-the-minute banking technology in these new buildouts.

Guaranty Bank is positioned as a leader because our banking style is rooted in family and tradition and coupled with a cosmopolitan vision for the future of banking. In all that we do, we passionately strive to create lasting relationships through banking.

Our Story

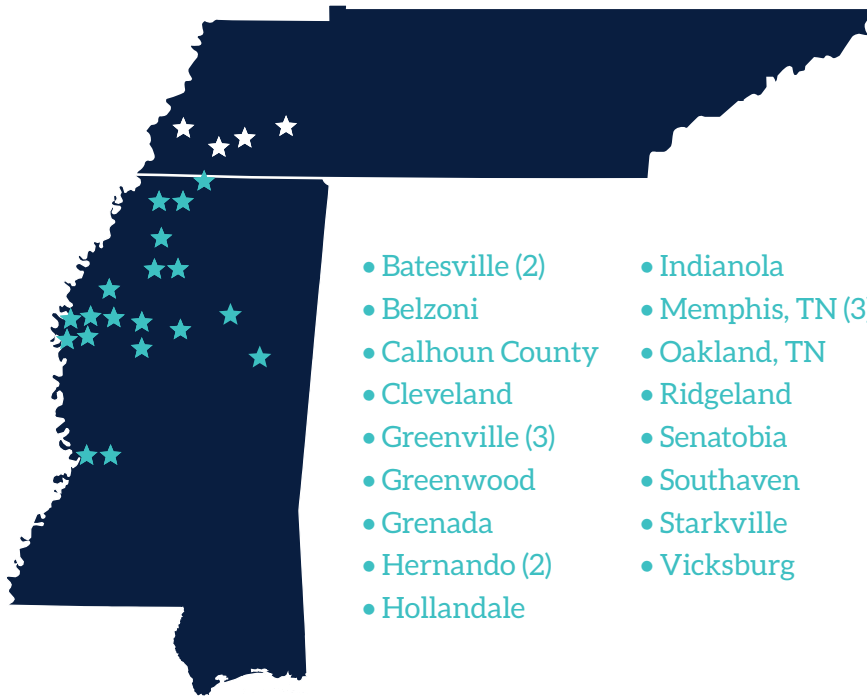
Locally owned and operated since 1943, Guaranty Bank delivers exceptional services and products to Mississippi and Tennessee. Providing personalized, quality customer service and the best-in-banking products has been our goal from the beginning.

With humble beginnings, we have grown from offering only basic banking services and products to serving customers with a complete line of products and expertise only expected at much larger institutions. We are proud to be your local, big-time bank!

As a responsible leader in economic development, we strive to be an instrumental member of our local communities through our actions and the involvement of our employees. We have always been driven to do our part to help our communities, and our community members, excel.

23 Convenient Locations, 17 Markets

Guaranty Bank's mission is to set the standard for excellence in financial products and their delivery, to strengthen the communities we serve, and to help improve the quality of life in those areas while realizing the greatest benefit for our shareholders, employees, and customers.



- Batesville (2)
- Belzoni
- Calhoun County
- Cleveland
- Greenville (3)
- Greenwood
- Grenada
- Hernando (2)
- Hollandale
- Indianola
- Memphis, TN (3)
- Oakland, TN
- Ridgeland
- Senatobia
- Southaven
- Starkville
- Vicksburg

Leadership

Integrity. Honesty. Commitment. Equality.

Our core values drive the leadership of Guaranty Bank. These values lead us to:

- Always act with integrity, honesty, and maintain strict confidentiality
- Always do what we say, hold one another accountable, and work as a team
- Always commit to community development
- Always express gratitude and commitment with a positive attitude
- Always strive for strong communication
- Always be resourceful in finding unique solutions that exceed expectations

Our expert bankers are progressive and forward-thinking. With professionalism, we help members of our community become more prosperous.



Reasons to Celebrate!

In our effort to provide the best place to work, we strive to create a positive and encouraging environment. At Guaranty Bank, we hold the bar high by exceeding the expectations of our customers every day by “happily going the extra mile” – so much so, that this is a common phrase around the bank. Celebrating our employees, who work so hard to provide this, is important to us; so important, we close our lobby doors early twice a year to reward and celebrate successes. We often hear our employees say they feel as though we are “one big family”. That is what we love to hear!

In recent years we were named “Best Place to Work” by both the Mississippi Business Journal and the Commercial Appeal. We are proud to be recognized by Bauer Financial as a 5-Star bank for 18 consecutive quarters. This superior rating reflects Guaranty Bank’s strong capital, adequate liquidity, high asset quality, and good earnings.

In 2013, our Community Development department implemented a financial literacy initiative. It is geared to individuals and high school students who are interested in becoming more prudent in their financial situation. We are the lead bank partnering with Mississippi Community Financial Access Coalition, MCFAC, and several other community banks. In 2016, we added an entrepreneur class for small businesses. This has given us the opportunity to be a part of many business success stories and build hundreds of relationships.

We are also proud to be one of the many community banks who were instrumental in helping small businesses in our communities obtain the Paycheck Protection Program (PPP) loan. Guaranty Bank processed 2,846 PPP applications totaling \$202,370,190.



Guaranty Bank Looking Forward

As we plan for the future of Guaranty Bank, identifying our brand is important to us. We want our brand, which includes everything from our logo, our state-of-the-art branch design, and each quality employee, to represent our established values. In whatever manner we interact with our customers, we want it to be a memorable and engaging experience that builds and deepens relationships, so that they become our biggest advocates.



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