

**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:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

**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 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 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 other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes--</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call toll-free (800)847-7454
- Visit us online: <https://gbtonline.com/privacy-notice/>

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call toll-free (800)847-7454 or go to <https://gbtonline.com/privacy-notice/>

## 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 Investments Corporation, dba Guaranty Wealth Advisory, consisting of its subsidiaries of Guaranty Financial Services, LLC and Guaranty Private Wealth, LLC
- 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
- Give us your income information or provide account information
- Show your government issued ID

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 nonaffiliates 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.]

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

## Definitions

### Affiliates

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

- *Our affiliates include companies with a Guaranty Bank and Trust Company name; financial companies, such as those listed above.*

### Nonaffiliates

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

- *GUARANTY BANK & TRUST COMPANY does not share with nonaffiliates so they can market to you.*

### Joint marketing

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

- *Our joint marketing partner(s) include such companies as credit card providers and other financial institutions.*

## Other important information

### **Special Notice For State Residents**

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.