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Gateway Bank Of Central Florida Privacy Statement

FACTS

WHAT DOES GATEWAY BANK OF CENTRAL FLORIDA 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 checking account information
- Account balances and transaction history
- Credit history and payment history

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 business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Gateway Bank of Central Florida chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gateway Bank of Central Florida 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (352) 368-3756
Write us at: 1632 E. Silver Springs Blvd., Ocala, FL 34470

Visit our website www.gatewaybankcfl.com

What we do

How does Gateway Bank of Central Florida 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.

How does Gateway Bank of Central Florida collect my personal

We collect your personal information, for example, when you

(CLICK ON THE FOLLOWING FOR INFORMATION)

<p>my personal information?</p>	<ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Gateway Bank of Central Florida does not share with affiliates
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Gateway Bank of Central Florida does not share with nonaffiliates so they can market to you
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Gateway Bank of Central Florida does not jointly market

FOR LOST OR STOLEN DEBIT CARD PLEASE CALL
 352-368-3756 (during banking center hours),
 or toll free at 1-800-554-8969 (after banking center hours).

<p>One Bank One Rate One StatementSM</p> 	<p>Access multi-million-dollar FDIC insurance. <small>Terms and conditions apply.</small></p>
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