

ABOUT
GATEWAY BANK

BANKING SERVICES
FOR INDIVIDUALS

BANKING SERVICES
FOR BUSINESS

GATEWAY
PRIVATE | WEALTH

REAL ESTATE AND
RESIDENTIAL LENDING

"My Gateway"

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**Consumer Protection
and Security Education**



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Investment Services

RAYMOND JAMES

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Privacy Statement

Protecting your privacy is important to Gateway Bank of Southwest Florida and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information.

FACTS	WHAT DOES GATEWAY BANK OF SOUTHWEST 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: <ul style="list-style-type: none"> • Social Security number and checking account information • Account balances and transaction history • Credit history and payment history When you are <i>no longer</i> 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 Florida chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gateway Bank of Southwest 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 (941) 306-0100
Write us at: P. O. Box 1029, Sarasota, FL 34230-1029
Visit our website www.gatewaybankswfl.com

What we do	
How does Gateway Bank of Southwest 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 Southwest Florida collect my personal information?	<p>We collect your personal information, for example, when you</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
Why can't I limit all sharing?	<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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Gateway Bank of Southwest Florida does not share with affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Gateway Bank of Southwest Florida does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Gateway Bank of Southwest Florida doesn't jointly market</i>

What can I do if I become a victim of Identity Theft?

- File a police report and call the Federal Trade Commission's toll free "Identity Theft Hotline" at 1-877-438-4338
- Notify the three credit bureau's fraud departments. Request that a "fraud alert" be placed on your file, as well as a victim's statement asking that creditors call you before opening any new accounts. To report a fraud:
 Equifax 1-800-525-6285
 Experian 1-800-397-3742
 Trans Union 1-800-680-7289
- Request a copy of your credit report. Credit reports are free to fraud victims.
- Contact your creditors for any accounts that have been opened fraudulently. Close your accounts and obtain new credit, debit, and ATM cards.
- Report any suspected stolen mail to your local postal inspector and check the post office for any unauthorized change of address requests.



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