

## FACTS

### WHAT DOES **Grand Bank** 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 overdraft history
- payment history and transaction 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 Grand Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Grand Bank 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	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

Questions? Call 972.735.1000 or go to [www.gbt.com](http://www.gbt.com)

Member FDIC

Who we are	
Who is providing this notice?	Grand Bank

What we do	
How does <b>Grand Bank</b> 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 <b>Grand Bank</b> collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Deposit money or give us your contact information</li> <li>• Apply for a loan or give us your income information</li> <li>• Provide employment information</li> </ul> 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 <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. <b>(See below for more on your rights under state law.)</b>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <b>Grand Bank has no affiliates</b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <b>Grand Bank does not share with nonaffiliates so they can market to you</b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Grand Bank doesn't jointly market</b></li> </ul>

Other Important Information	
<p>Contacting a bank regulator – Grand Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Grand Bank should contact the Texas Department of Banking through on of the means indicated below:</p> <p>In Person or U.S. Mail: Texas Department of Banking  2601 North Lamar Boulevard Suite 300  Austin, Texas 78705-4294  Telephone Number: 877.276.5554 (toll free)      Fax Number: 512.475.1313  Email Address: consumer.complaints@dob.texas.gov      Website: www.dob.texas.gov</p>	