

## Privacy Policy

At Grant County Bank your personal privacy is paramount and will not be compromised. Whether you are considering a banking relationship with us or already have established one, we recognize you have concerns about the collection, retention and use of your personal information.

### The Types Of Information We Collect:

We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports. This information helps us:

To establish and administer your accounts. (Example: We ask for personally identifying information to protect your accounts from fraud.)

To adhere to certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your Social Security Number.)

To better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share our current or previous customers' nonpublic personal information with affiliates or with nonaffiliated third parties except as permitted or required by law.

Access to this nonpublic personal information about customers is restricted to only those employees who need to know that information in order to provide products or services to customers. The bank maintains physical, electronic and procedural safeguards in compliance with federal regulations to guard such nonpublic personal information.

Any questions or concerns about our Privacy Policy may be directed to Grant County Bank, 3 N. Main Street, Petersburg, WV 26847, or by calling (304) 257-4111.

## Privacy Notice

Facts	WHAT DOES GRANT COUNTY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and transaction history</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Grant County Bank chooses to share; and whether you can limit this sharing.

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Reasons we can share your personal information	Does Grant County 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	Yes	No

report to credit bureaus		
<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 304-257-4111

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<b>Who we are</b>	
Who is providing this notice?	Grant County Bank
<b>What we do</b>	
How does Grant County Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These messages include computer safeguards and secured files and buildings.</p> <p>Access to your personal information is restricted to only those employees who need to know in order to provide products or services.</p>
How does Grant County Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or make deposits/withdrawals from your account</li> <li>■ Apply for a loan or pay your bills online</li> </ul> <p>We also collect your personal information from others, such as consumer reporting agencies, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Grant County Bank may share with subsidiaries of Highlands Bankshares, Inc. (the holding company that owns Grant County bank) as permitted or required by law.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Grant County Bank does not share with nonaffiliates.</li> </ul>
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"> <li>■ Grant County Bank does not share with nonaffiliates so they can market to you.</li> </ul>

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