

FACTS**WHAT DOES INTEGRITY BANK & TRUST 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 other personal information
- Account balances, transaction history and payment history
- Credit scores and investment experience

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 Integrity Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Integrity Bank & Trust 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	YES	NO
For joint marketing with other financial companies	YES	NO
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 nonaffiliates to market to you	NO	WE DON'T SHARE

Questions?

Call 877-677-2265 or go to www.integritybankandtrust.com

Who we are

Who is providing this notice?

Integrity Bank & Trust

What we do

How does Integrity Bank & Trust 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 Integrity Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use online banking or enroll in a service
- Enter into an investing relationship through the Trust Department
- Use one of our other financial products or services

We also collect your personal information from others, such as credit bureaus 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.

Definitions

Affiliates

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

- Integrity Bank & Trust is owned by Gemini Bancshares, Inc., a single bank holding company. Integrity Bank & Trust does not have any affiliates to market to you.

Nonaffiliates

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

- Integrity Bank & Trust 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 partners include various registered investment advisors, broker/dealers and other financial service companies.

Other important information

IF YOU SUSPECT IDENTITY THEFT--

If you're concerned that someone has unauthorized access to your personal information, please call us immediately so we can take steps to help protect you. You should also consider reporting your concerns to:

- National Credit reporting organizations that can place a fraud alert on your name and Social Security Number:
 - Equifax 800-525-6285
 - Experian 800-397-3742
 - Trans Union 800-680-7289