

# The Gorham State Bank

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## Privacy Notice

rev. 4/2011

<b>FACTS</b>	What does Gorham State Bank do with your personal information?
<b>Why?</b>	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.
<b>What?</b>	<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 payment 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>
<b>How?</b>	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 The Gorham State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gorham State 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

<b>Questions?</b>	Call 785-637-5401 or go to <a href="http://www.gorhamstatebank.com">www.gorhamstatebank.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Gorham State Bank
<b>What we do</b>	
<b>How does Gorham State Bank protect my personal information?</b>	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.
	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>Open an account or deposit money</li> </ul>

<b>How does Gorham State Bank collect my personal information?</b>	<ul style="list-style-type: none"> <li>• Apply for a loan or use your check card</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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>States laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Gorham State Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Gorham State Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<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>• Gorham State Bank does not jointly market.</li> </ul>

Other important information
<p>Use common sense when dealing with your personal information and only disclose this information to companies that you are familiar with and want to do business with. Do not give personal information out in a phone conversation that you did not initiate; unless you know the person or organization you are working with. Remember you can always politely hang up and call the person or organization back at a number that you know belongs to that company (look it up in the phone book). Do not give information to a stranger, even one claiming to be from the bank.</p>