

FACTS

WHAT DOES GATE CITY BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state 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 account balances
- account transactions and checking account information
- payment history and mortgage rates and payments

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 Gate City Bank chooses to share; and whether you can limit this sharing.

Reasons we share your data

Reasons we can share your personal information	Does Gate City Bank share?	Can you limit this sharing?
For 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	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	No	We don't share

To limit our sharing

Call 800-423-3344

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-423-3344

Who we are	
Who is providing this notice?	Gate City Bank
What we do	
How does Gate City Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
How does Gate City Bank collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ make deposits or withdrawals from your account ■ use your credit card or debit card or give us your contact information ■ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include financial companies with Gate City in their name such as:</p> <p><i>Gate City Insurance Agency, LLC</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Non-affiliates we share with can include service providers that provide printing and mailing services in connection with our marketing to you.</i></p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include companies that provide additional products and services such as investment and banking services.</p>

Other important information

State Privacy Laws: If you are a resident of North Dakota, California, Connecticut, Illinois, or Vermont, we will not share your non-public personal information without your authorization unless otherwise permitted by law.

Do Not Call Policy: This Privacy Policy constitutes Gate City Bank's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Gate City Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Gate City Bank Do Not Call list. Contact us at 800-423-3344 to be placed on Gate City Bank's internal Do Not Call preference list.

Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the Do Not Call section. For more information, contact us at 800-423-3344 or by writing us at Gate City Bank, P.O. Box 2847, Fargo, ND 58108-2847. For more information, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; aginfo@ag.nv.gov.

Important notice about credit reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.