

FACTS

WHAT DOES GATE CITY INSURANCE AGENCY 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 products or services you have with us. This information can include:

- Social security numbers and account balances
- Account transactions and checking accounts
- Information 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 Insurance Agency 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 Insurance Agency 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 Insurance Agency, LLC
What we do	
How does Gate City Insurance Agency 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, secured files and buildings, and limited access for only those employees who need to know information to provide products or services to you.
How does Gate City Insurance Agency collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account ■ Apply for a loan ■ Make deposits or withdrawals from your account(s) ■ Use your credit card(s) or debit card(s)
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 Bank</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Gate City Insurance Agency does not share with non-affiliates so they can market 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><i>Our joint marketing partners include financial services companies, such as banks and investment advisors.</i></p>

Other important information

State Privacy Laws:

If you are a North Dakota, South Dakota or Montana resident, we will not disclose any non-public personal information about you to non-affiliates or affiliates without your authorization, unless otherwise allowed by North Dakota, South Dakota or Montana law.

Any authorization we request will include the identity of the consumer, the types of information we are requesting to be disclosed, the types of parties to whom we disclose the information, the purposes of disclosure, and how the information will be used, the length of time for which the authorization is valid, and a place for your signed authorization.

If you are a Minnesota resident, we will not disclose any non-public personal information about you to non-affiliates or affiliates without your signed, written authorization, unless otherwise allowed by Minnesota law.

An individual may submit a written request to access personal information about the individual in Gate City Insurance Agency's possession and state the manner in which that submission shall be sent (email and/or address). The individual may request in writing that Gate City Insurance Agency correct, amend, or delete any personal information Gate City Insurance Agency possesses about the individual.

Do Not Call Policy: This Privacy Policy constitutes Gate City Insurance Agency'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.