# FACTS

## WHAT DOES GRAND 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?**

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 income
- Account balances and credit history
- Payment history and credit scores

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

| Reasons we can share your personal information | Does Grand Bank 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 | No | We don't share |
| **For joint marketing with other financial companies** | No | We don't share |
| **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 nonaffiliates to market to you** | No | We don't share |

**Questions?**

Call toll-free (800) 300-1467 or go to www.grandbankfsb.com

| Who we are | |
|---|---|
| **Who is providing this notice?** | Grand Bank means Grand Bank for Savings,fsb |

| What we do | |
|---|---|
| **How does Grand Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate. |
| **How does Grand Bank collect my personal information?** | We collect your personal information, for example, when you<br>■ Open an account or make a wire transfer<br>■ Apply for a loan or show your driver's license<br>■ Apply for financing<br>We also collect your personal information from others, such as credit bureaus, affiliates or other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>■ sharing for affiliates' everyday business purposes—information about your creditworthiness<br>■ affiliates from using your information to market to you<br>■ sharing for nonaffiliates to market to you<br>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

| Definitions | |
|---|---|
| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies.<br>▪ *Our affiliates include:*<br>▪ *Companies with a Grand Financial Corporation name*<br>▪ *Financial companies such as: Grand Servicing Corporation.* |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.<br>■ *Grand Bank 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.<br>■ *Grand Bank doesn't jointly market.* |

## Other important information

**For Alaska, Illinois, Maryland and North Dakota Customers**. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.

**For California Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.

**For Vermont Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.