WHAT DOES Gardner Financial Services, LTD 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 Employment information

Credit history
 and Income

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 **Gardner Financial Services**, **LTD** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardner Financial Services, LTD 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 - Does not provide an Opt-Out
For our marketing purposes — to offer our products and services to you	No	No - We don't share
For joint marketing with other financial companies	No	No - We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No - Does not provide an Opt-Out
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	No - Does not provide an Opt-Out
For our affiliates to market to you	No	No - We don't share
For nonaffiliates to market to you	No	No - We don't share

Questions?

Who we are			
Who is providing this notice?	Gardner Financial Services, LTD		
What we do			
How does Gardner Financial Services, LTD protect my personal information?	To protect your personal information from unauthorized accessand 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 Gardner Financial Services, LTD collect my personal information?	We collect your personal information, for example, when you Apply for a loan Give us your contact information Give us your employment history Give us your income information Show your driver's license We also collect your personal information from others, such as credibureaus, affiliates, or other companies.	or or or or	
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. See below for more on your rights under state law. 		
Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Crockett National Bank		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Gardner Financial Services, LTD 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. Gardner Financial Services, LTD does not jointly market.		
Other important information			

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To limit our sharing

Call

- our menu will prompt you through your choice(s) or
- Visit us online:

Please note:

If you are a *new* customer, we can begin sharing your information days from the date we sent 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.

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How does Gardner Financial Services, LTD collect my personal information?	We collect your personal information, for example, when you Apply for a loan Give us your contact information Give us your employment history Give us your income information Show your driver's license We also collect your personal information from others, such as cred bureaus, affiliates, or other companies.	or or or or
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. See below for more on your rights under state law. 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise	
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	Give us your employment history	or
	Give us your income information	or
	Show your driver's license	
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Privacy Policy Disclosure

We take our clients' financial privacy very seriously. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to allow a lender to make an informed decision about granting you credit. We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Information Collected:

We collect non-public personal information about you from the following sources:

- Information we received from you on the applications or other forms, such as your name, address, social security number, assets, and income
- Information about your transactions with us, our affiliates, or others, such as your account balance payment history
- Information we received from a consumer reporting agency, such as your creditworthiness and credit history

Information Shared:

We may disclose the above information about you to the following types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, and insurance agents
- Non-financial companies, such as title and escrow companies, appraisal companies, etc.
- Others, such as non-profit organizations

We may disclose the above information to companies performing marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. By sharing this information, we can better understand your financial needs and offer products to help you better reach your financial goals.

The information sharing described above is subject to your right to direct that we do not make the disclosures, and this opt out right is described below. We may disclose non-public personal information about you, including consumer report type information that relates solely to our transactions and experiences with you, to our affiliates, and this information sharing is not subject to an opt out right. We may wish to share consumer report type information that does not relate solely to our transactions and experiences with you ("Other Information") with our affiliates who may have products or services that are of interest to you, or who may be able to offer assistance in connection with your transaction. You have the right to opt out of our sharing of Other Information with our affiliates.

Opting Out:

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make these disclosures (other than disclosures permitted by law).

As noted above, you also have the right to opt out of our sharing of Other Information, that is, direct us not to share Other Information, with our affiliates.

If you would like to limit disclosures of personal information about you as described in this notice, just check the appropriate box(s) to indicate your privacy choices and fax, email, or call us with your choices.

() Please do not share	Other Information abou	ith non-affiliated third parties t me with your affiliates ucts or services by mail or tel	lephone
		oly to other individuals who a t out will not apply to those se	
Borrower Goldie Hawn	Date	Co-Borrower	Date