



## Collection of Personal Information

Financial companies choose how they share your personal information, but federal law gives consumers the right to limit some, 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.

The types of personal information we collect and share depend on the products or service you have with us. This information can include:

- Social Security number
- Account balances
- Payment history
- Transaction history
- Credit history
- Checking account information

Even when you are no longer our customer, we continue to share your information as described in this notice.

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

Reason we can share your personal information	Does Gateway Commercial 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	Yes	No
<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 non-affiliates to market to you</b>	No	We don't share

What we do	
How does Gateway Commercial Bank protect my personal information?	<p>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> <p>For your increased security, Gateway Commercial Bank's online banking product, Nettleter, requires acceptance of a persistent web cookie when accessing your account information online.</p>
How does Gateway Commercial Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Pay your bills</li> <li>▪ Apply for a loan</li> <li>▪ Make deposits or withdrawals from your account</li> <li>▪ Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
How can I limit sharing of my personal information?	<p>Federal law gives you the right to limit:</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 non-affiliates to market to you</li> </ul> <p>State 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 non-financial companies</p> <ul style="list-style-type: none"> <li>▪ Gateway Commercial Bank has no affiliates.</li> </ul>
<b>Non-affiliates</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>▪ Gateway Commercial Bank does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Gateway Commercial Bank does not jointly market.</li> </ul>
<b>COPPA (Children's Online Privacy Protection Act)</b>	<p>Gateway Bank does not knowingly collect personally identifiable information (PII) from children under the age of 13 or target children for collecting information through the Bank website.</p>