

**FACTS****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?
<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 - Does not provide an Opt-Out
<b>For our marketing purposes</b> — to offer our products and services to you	No	No - We don't share
<b>For joint marketing with other financial companies</b>	No	No - We don't share
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No - Does not provide an Opt-Out
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	No - Does not provide an Opt-Out
<b>For our affiliates to market to you</b>	No	No - We don't share
<b>For nonaffiliates to market to you</b>	No	No - We don't share

**Questions?**

Call 210-832-8622 or go to [www.gardnerfs.com](http://www.gardnerfs.com)

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 access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. <b>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.</b>
How does Gardner Financial Services, LTD collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Apply for a loan or</li> <li>▪ Give us your contact information or</li> <li>▪ Give us your employment history or</li> <li>▪ Give us your income information or</li> <li>▪ Show your driver's license</li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. <b>See below for more on your rights under state law.</b>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>Crockett National Bank</b></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>Gardner Financial Services, LTD does not share with nonaffiliates so they can market to you.</b></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <b>Gardner Financial Services, LTD does not jointly market.</b></li> </ul>
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#### Please note:

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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 information about me with non-affiliated third parties
- Please do not share Other Information about me with your affiliates
- Please do not contact me with offers or products or services by mail or telephone

For Joint Accounts, your opt out choices will also apply to other individuals who are joint account holders. If these individuals have separate accounts, your opt out will not apply to those separate accounts.

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Borrower \_\_\_\_\_ Date \_\_\_\_\_  
**Goldie Hawn**

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Co-Borrower \_\_\_\_\_ Date \_\_\_\_\_