

FACTS**WHAT DOES GUARANTY BANK & TRUST, N.A.
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 account balances
- account transactions and overdraft history
- transaction history and credit history

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 Guaranty Bank & Trust, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranty Bank & Trust, N.A. 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	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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-888-572-9881 or go to www.gnty.com

What we do

<p>How does Guaranty Bank & Trust, N.A. protect my personal information?</p>	<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>How does Guaranty Bank & Trust, N.A. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or apply for insurance ● open an account or show your driver's license ● make a wire transfer
<p>Why can't I limit all sharing?</p>	<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 nonaffiliates 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>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Our affiliates include nonfinancial companies, such as real estate holding companies.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Guaranty Bank & Trust, N.A. does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Our joint marketing partners include credit card companies and other financial services providers.</i>

Other important information

<p>Guaranty Bank & Trust, N.A. engages in the money transmission and/or currency exchange business as an authorized delegate of MoneyGram Payment Systems, Inc. under Chapter 151 of the Texas Finance Code.</p> <p>If you have a complaint, first contact MoneyGram Payment Systems, Inc., at 1-800-MONEYGRAM. If you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to the Texas Department of Banking.</p> <p>In person or U.S. Mail: Texas Department of Banking 2601 North Lamar Boulevard, Suite 300 Austin, TX 78705-4294</p> <p>Telephone Number: 1-877-276-5554 (toll free)</p> <p>Website Address: www.dob.texas.gov</p>
