

## The Gratz National Bank

### CUSTOMER INTERNET PRIVACY POLICY

When viewing any pages, reading product information, or using the online calculators and tools, visitors to our Website do so without telling us who they are and without revealing any personal information. While we do not collect identifying information about visitors to our Website, we do use standard software to collect information for the strict purpose of tracking activity on our Website. This allows us to better understand how many people use our Website and which pages and features are most popular. The only information we normally collect and store is:

- The name of the visitor's Internet Service Provider,
- The website that referred the visitor to us (if any),
- The date and time the pages were accessed, and
- The page or pages reviewed.

There are instances where the visitor may elect to provide us with personal information. If a feedback, application or request form or an e-mail is completed and sent to us, the visitor is transmitting the information that appears to you in the form of a message. This will typically include information like your name, mailing address, e-mail address, the type of request, and any other information necessary to fulfill the request. A visitor should never transfer personally identifying information that is automatically entered. This is always an option; this information cannot be collected unless the visitor specifically elects to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting the sender directly and is not given or sold to any other organization.

Our Website is not targeted or marketed towards children.

#### **Learn More about Internet Privacy Issues**

The FDIC produced a brochure, "Tips for Safe Banking Over the Internet", to help consumers better understand their rights and responsibilities when banking over the Internet. Visitors can read or print out "Tips for Safe Banking Over the Internet" by linking to [www.fdic.gov/bank/individual/online/safe.html](http://www.fdic.gov/bank/individual/online/safe.html).

We clearly understand consumer concerns regarding information collected in today's technological environment. We recognize the importance of confidentiality and trust when handling our customers' private and financial information. We also recognize the right to privacy and of the privacy of our customers' personal information. We count each of these issues among our most important responsibilities. This policy statement is designed to assure our customers of our commitment to strict standards of security and confidentiality. Additionally, this policy statement will explain what type of information we collect, how it is used, and with whom and under what circumstances it is shared.

The Gratz National Bank is a diversified financial services company, its company family group is made up of a number of bank and non-bank subsidiaries. Information held by any of our affiliates is available to all other affiliates for authorized purposes only, unless otherwise specifically instructed, in writing, by customer, by using the "card" below.

- We collect nonpublic personal information about you from the following sources:
  - Information we receive on applications or other forms,
  - Information about transactions with us and our affiliates, and
  - Information we receive from a consumer-reporting agencies and other non-affiliated financial institutions.
  
- We may disclose the following kinds of nonpublic personal information about a visitor:
  - Information we receive from a visitor on applications or others forms such as name, address, social security number, assets, and income,
  - Information about transactions with us, our affiliates, or other such as account balance, payment history, parties to transactions and credit card usage, and
  - Information we received from consumer-reporting agencies, debit bureau information agencies, including information regarding creditworthiness, check history and credit history.
  
- We may disclose the following information about our customers and former customers to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:
  - Information we receive from applications or other forms such as name, address, social security number, assets, and income,
  - Information about transactions with us and our affiliates, such as account balance, payment history, parties to transactions and credit card usage, and
  - Information we received from consumer-reporting agencies, debit bureau information agencies, such as your creditworthiness, check history and credit history.
  
- We make disclosures to other nonaffiliated third parties as permitted by law.

We restrict access to nonpublic personal information to those Bank employees who need to know that information to provide products or services. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard nonpublic personal information.

**Fair Credit Reporting Act Notice**

If you prefer that we do not disclose nonpublic personal information about you to our affiliates you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to our affiliates, you may complete the card below and mail it back to us.

**The Gratz National Bank**

**Fair Credit Reporting Act Notice  
PRIVACY - YOUR CHOICE**

Maintaining your trust by treating your information confidentially is important to us. We respect your rights and expectations that personal nonpublic information will not be shared.

*We do not sell customer information to unrelated third parties.*

We do share certain information within our "family", including our affiliated companies.

If you prefer that we do not disclose nonpublic personal information about you to our affiliates, you may opt out of those disclosures. That is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to affiliates, you may complete the card below and mail it back to us.

Please exclude me    Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Account No. (Optional): \_\_\_\_\_

The Gratz National Bank

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