

FACTS

WHAT DOES GRAND MOUNTAIN BANK, FSB DO WITH YOUR PERSONAL INFORMATION?

Revised May 17, 2017

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
- Credit history and credit scores
- Payment history on loans including debit card or other consumer debt

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Grand Mountain Bank, FSB chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Grand Mountain Bank, FSB 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 | No | We don't share |
| For our affiliates' everyday business purposes— information about your transactions and experiences | No | We don't share |
| 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 970-887-1221 or go to www.grandmountainbank.com for further information.

| Who we are | |
|--|---|
| Who is providing this notice? | Grand Mountain Bank, FSB |
| What we do | |
| How does Grand Mountain Bank, FSB 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. We also maintain other physical, electronic and procedural safeguards to protect this information and limit access to those employees for whom access is appropriate. We have periodic security training for employees. |
| How does Grand Mountain Bank, FSB collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or use your debit card ▪ Pay your bills or make deposits or withdrawals from your account ▪ Apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <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.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Grand Mountain Bank, FSB is owned by Grand Mountain Bancshares, Inc., and has no other affiliates. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Grand Mountain Bank, FSB does not share with nonaffiliates so they can market to you. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Grand Mountain Bank, FSB does not jointly market. |
| Other important information | |