



privacy policy

Your trust is the cornerstone of our relationship. That is why we work diligently to safeguard your privacy. The information that you provide us is kept in confidence. We are proud to make the commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect the information about our customers. We ask that you read it carefully. We reserve the right to amend our Privacy Policy at any time. We will also notify you in the event that we change our privacy policy as required by law.

notice of your financial privacy rights

We, our, and us means Gilmore Bank.

This is our privacy notice for our customers. When we use the words “you” and “your” we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us such as:
 - deposit account
 - loan account
 - safe deposit box
- All IRA accounts for which we act as custodian.

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms.

- ***nonpublic personal information***— means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- ***an affiliate***— is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not necessarily mean complete ownership, but means owning enough to have control.
- ***a nonaffiliated third party***— is a company that is not an affiliate of ours.

the information that we collect

We collect nonpublic personal information about you from the following sources:

- **information we receive from you on applications or other forms**
- **information about your transactions with us**
- **information about your transactions with nonaffiliated third parties**
- **information from a consumer reporting agency**

online privacy

Here is how we handle information about your visit to our Web site:

information collected and stored automatically

If you visit our site to read or download information, we collect and store the following information about your visit: the name of the Internet domain (for example, "xcompany.com") and the IP address (a number that is automatically assigned to your computer when you are using the Internet) from which you access our site; the type of browser and operating system used to access our site; the date and time you access our site; the Internet address of the Web site from which you linked directly to our site; and the pages you visit and the information you request.

This information is primarily collected for statistical analysis and technical improvements to our site such as assessing what information is of most and least interest, determining technical design specifications, and identifying system performance or problem areas.

cookies

We will occasionally use a "cookie" for the purpose of providing improved service. A cookie is a small bit of information given to your browser by a Web site, which can later be retrieved. A cookie is a way for a Web site to recognize whether or not you have visited the site before. The cookie can be read by the Web site that "set" the cookie. We use cookies for administrative purposes, such as online banking session management, or where you are able to customize the information you see. The use of cookies makes your online experience easier and more personal. Most cookies last only through a single session, or visit. They do not read your hard drive or contain any information that you have not already explicitly revealed. None will contain information that will enable anyone to contact you via telephone or e-mail. Your Web browser can be set to inform you when cookies are set or to prevent them from being set. However, if you elect to prevent cookies from being set, some Web banking functions may not work properly.

e-mail security

Internet e-mail is not secure. When sending an e-mail to us, do not provide sensitive or confidential information (for example, your account number). You may contact our Customer Service Line at 1(877) 549-2100 (toll-free) during business hours, Monday through Friday between 9:00 a.m. to 5:00 p.m. or visit any of our offices if you need assistance.

linking to other sites

We may provide links to other Web sites that are not controlled by Gilmore Bank. If you choose to link to Web sites that are not controlled by Gilmore Bank, we are not responsible for the privacy or security of these sites. You are encouraged to review the Web site's privacy policy before providing any personal information. In addition, Gilmore Bank does not guarantee the products, information or recommendations provided by these sites.

aggregation sites

Aggregation sites are Internet sites that allow you to consolidate account information from several sources on one site. To do this, an aggregation provider may request access to your personal financial information. You should ensure that the aggregator company has adequate policies to protect the privacy and security of any information you provide or to which they are gaining access, and that you trust the aggregator company.

If you provide information about your Gilmore Bank accounts to an aggregator company, we will consider that you have authorized all transactions initiated by an aggregation site using access information you provide, whether or not you were aware of a specific transaction. If you decide to

revoke the authority you have given an aggregator company, it is important that you notify us to ensure that you may continue to access your account.

children's privacy

Our Web site is directed to a general audience. We do not knowingly solicit or collect personal information from children on our site.

nonpublic personal information on current and former customers

We do not disclose nonpublic personal information about current and former customers, except as provided in this notice.

information we disclose about you

We may also disclose nonpublic personal information about our customers or former customers as permitted by law.

We may also disclose all of the information we collect to the extent permitted by law, as described above, to companies that perform marketing services on our behalf or to financial institutions with whom we have joint marketing agreements.

the confidentiality, security and integrity of your nonpublic personal information

We limit access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

The effective date of this Privacy Notice is August 1, 2008.

important privacy choices for consumers

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

your rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

your choices

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

time sensitive reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

name: _____

account number(s): _____

signature: _____

To exercise your choices, do one of the following:

1. Fill out, sign and send back this form to us (you may want to make a copy for your records);
2. Fax us at (323) 931-6813;
3. Call us at (877) 549-2100;
4. Reply electronically by contacting us through the following Internet option:
info@gilmorebank.com