

Gate City Insurance Agency, LLC ("Gate City Insurance") is committed to the privacy of our customers. This Privacy Policy is meant to help you understand the information we collect, why we collect it, and how you can manage it. This Policy applies to our website at <https://www.gatecity.bank/insurance/> (the "Site") and all Gate City Insurance products, services, and communications (the "Services"). By using our Site, or by purchasing our products or services, you are acknowledging that you have read, understood, and accept this Privacy Policy.

In this Privacy Policy, any use of the words "you", "yours," or similar expressions refers to users of this Site and our Services, as well as any other individuals whose information we collect and process. References to "we", "us", "our" or similar expressions refer to Gate City Insurance.

This Policy does not extend to anyone whose personal information is not under our control or management, including data that is collected by other websites that you may visit before or after this Site, and which are not governed by this Privacy Policy. We are not responsible for the data protection or privacy policies of any other websites, and accept no responsibility or liability for those policies. Please carefully check the policies of other websites and services you use before you visit or submit personal information.

## 1. Information We Collect

1.1 Information We Collect and Receive. In order for use to be able to provide our Services to you, we need to collect and process certain types of information about you. Depending on your use of our Site and Services, this may include:

- Information you provide to us by completing applications or forms, whether in person or on our website: For example, if you fill out a request for a quote on our website at <https://www.gatecity.bank/insurance/request-a-quote/>, we may collect your name, contact, and

address information, and any other information you may provide to use through the form;

- Information you provide to us by contacting us: Any personal information you may provide to us when you email or call us, such as name, phone number, employer, and any other details you provide in your communications. Gate City Insurance may also request your contact information for the purposes of having someone contact you for additional information, or in response to your request for information from us;
- Transaction information when you purchase Services from us or our affiliates: For example, if you make purchases with your credit card, we use your credit card information for shipping, billing, and credit card validation purposes;
- Information about you from certain third parties, such as credit reporting agencies when you request quotes about our Services;
- Information about the ways people visit and interact with our Site, such as traffic analytics, geolocation information, and other statistics; and
- Information about your activity on our Sites, including your device information (such as your IP address, the type of device or browser you use, and your actions on the website).

We will only use personal information to provide you with information, products, or services you have requested, or for other purposes set out in this Policy. Personal information does not include aggregate information from which individual identities have been removed.

1.2 Information from Children. Gate City Insurance does not knowingly solicit or collect any personal information from anyone under 13 years of age, and children under 13 are not permitted to register for or use our Site or Services, include by subscribing to receive information from Gate City Insurance. Parents can contact our customer service department to access, change, or delete the personal information that has been submitted by a child. If we become aware that a child under the age of 13 has provided us with personal information, we will delete it.

1.3 Cookies and Tracers. We use cookies and similar technologies (e.g., web beacons, pixels, ad tags and device identifiers) to recognize you and/or your device(s) on, off

and across the Site and different Services and devices. You can control cookies through your browser settings and other tools. You can also opt-out from our use of cookies and similar technologies that track your behavior on the sites of others for third party advertising. This website does not respond to Do Not Track signals.

## 2. How We Use Information

Gate City Insurance may use the personal information we collect for the following purposes:

- To deliver our Services and related customer support;
- To process any financial transactions you make with us.
- To keep your information secure, and to be able to verify your identity and contact information;
- To alert you about product and service updates, special offers, updated information and other news and services from Gate City Insurance;
- To ensure our website and services are relevant to you and your interests;
- To help us create and publish content most relevant to you; and
- To contact you in response to sign up forms or requests such as when you request an insurance quote.

## 3. How Information May Be Shared

Gate City Insurance will never sell or rent any of your personal information, and we will never share your non-public personal information except as permitted by law. However, we may share your information with certain trusted affiliates or third-party services to help us provide, improve, promote, or protect our products and Services. For example, we may partner with other companies to process your payments or store your data to support delivery of our products or Services. We may also share relevant non-public personal information whenever you request an insurance quote as necessary to provide the requested quote. Whenever we share data with third-party services or affiliates, we require that they use your information only for the purposes we've authorized, and that they protect your personal information.

We also reserve the right to disclose personal information when it is reasonably necessary to conduct our business, to protect Gate City Insurance's legal rights and property, and to comply with the law or law enforcement.

## 4. Protection of your Personal Information

We take the security of your personal information seriously and follow industry-standard practices to protect the data we collect and process. Gate City Insurance has put in place commercially reasonable physical, electronic, and managerial procedures to safeguard and secure the personal information that Gate City Insurance receives and collects. We also restrict access to information about you to those employees and agents who have a need to know that information in order to provide our Services to you.

Remember, the safety and security of your information also depends on you. No method of transmission over the internet or electronic storage is completely secure, so Gate City Insurance cannot guarantee its absolute security.

## 5. Email Notifications

We try to keep email communications to a minimum and give you the ability to choose to receive marketing communications we may send. For example, we may send you email relating to our Services and related offers. You may also choose to receive certain marketing email communications, from which you may opt out at any time. You can always opt out of receiving email from Gate City Insurance by clicking the unsubscribe link contained in all our emails, or by contacting us at <https://www.gatecity.bank/about-us/contact/>. This opt out does not apply to information provided to Gate City Insurance as a result of transactions that you specifically request.

## 6. Retention

We will hold your personal information on our systems for as long as is necessary to perform the relevant processing activity for that information, or as long as is set out in any relevant contract you hold with us. This is a case by case

determination that depends on things like the nature of the data, why it was collected, why it is processed, and any relevant legal or operational retention needs. For example, we may be legally required to hold some types of information to fulfil our statutory obligations. We review our retention periods for personal information on a regular basis.

## **7. Questions or Comments**

If you have questions or comments about this Privacy Policy, or if you are not satisfied with this Privacy Policy or its application, we invite you to convey your concerns or suggestions to us at <https://www.gatecity.bank/about-us/contact/>. We will reply as quickly as possible and inform you of the steps, if any, that have been or will be taken in order to address your concern or implement the suggestion.

## **8. Updates and Changes to this Privacy Policy**

This Privacy Policy is effective from 11/2019. We may update this Policy from time to time. If we do, we'll let you know about any material changes, either by notifying you on the Site or by sending you an email. If you keep using our Site or Services after a change, that means you accept this Policy.

## **9. General Privacy Statement**

This General Privacy Statement applies to information collected by Gate City Insurance Agency generally, including but not limited to information collected through the website. You may receive a printed copy of this Part II from the Agency or Gate City Bank from time to time

FACTS		What Does Gate City Insurance Agency Do With Your Personal Information?
Why?	Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balances</li> <li>• Account transactions and checking account information</li> <li>• Payment history and mortgage rates and payments</li> <li>• When you are no longer our customer, we continue to share your information as described in this notice.</li> </ul>	
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 Gate City Insurance Agency chooses to share; and whether you can limit this sharing.	

**Reasons we share data**

Reasons we can share your personal information	Does Gate City Insurance Agency 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
<b>For our marketing purposes:</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No

<b>For our affiliates' everyday business purposes:</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For our non-affiliates to market to you</b>	No	We don't share

**To limit our sharing**

**To limit our sharing**

Call 800-423-3344

**Please note:**

If you are a new customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800-423-3344

**Who we are**

**Who is providing this notice?**

Gate City Insurance Agency

**What we do**

**How does Gate City Insurance Agency protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.

**How does Gate City Insurance Agency collect my personal information?**

We collect your personal information, for example, when you:

Open an account or apply for a loan

- Make deposits or withdrawals from your account
- Use your credit card or debit card or give us your contact information
- We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> <p>*If you are a North Dakota resident, we will not disclose any non-public personal information about you to non-affiliates or affiliates without your authorization, unless otherwise allowed by North Dakota Law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.</p>
<p style="text-align: center;"><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Our affiliates include financial companies with Gate City in their name such as:</p> <p><i>Gate City Bank.</i></p>
<p><b>Non-affiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Non-affiliates we share with can include service providers that provide printing and mailing services in connection with our marketing to you.</i></p>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Gate City Insurance Agency may work with certain non-affiliated companies to provide additional products and services such as investment and banking services.</p>