

At Gibraltar Bank, we value the opportunity to serve your financial needs and appreciate the trust you have placed in us. We are committed to providing financial products and services in a professional and confidential manner. We want you to understand how we protect your privacy when we collect and use information about you and how we safeguard that information. We take the responsibility of protecting your privacy seriously.

This Notice describes:

1. Our safeguards for handling the privacy of your records and information; and
2. The type of information we collect about you and how it may be shared.

**Safeguarding
Your
Information**

We protect your personal nonpublic information through established administrative, technical and physical safeguards. Our employees are governed by our policies, which include the responsibility to protect the confidentiality of our customers' nonpublic personal information. Our employees are authorized to access your information only in the performance of their assigned duties.

**Information
We Collect**

We limit the collection and use of information about you to the extent necessary to administer our business, to provide you the requested services, to provide superior customer service and support, to manage and maintain your account(s), to help identify and mitigate potential risk or loss, as well as to identify and offer additional financial products or services that we believe may interest you.

Our information on you is obtained from several sources including you, such as when you complete account or loan applications and other forms, interviews, your banking transactions with us, consumer reporting agencies, public records, and current and previous employers and creditors.

The type of information we collect depends upon, the service being requested or that you have obtained, but may include the following type of personally identifiable information: Contact Information (such as name, address, and telephone number), Social Security Number, Transaction Activity with us or others (such as account balance, payment history, and account activity), Employment Information (such as Income), and Credit or Debt obligations.

**How We Share
Information**

To protect customer privacy, we carefully control the way in which any information is shared. Gibraltar Bank limits disclosure of your personal and account information within the bank to employees on a need to know basis.

Gibraltar Bank DOES NOT share nonpublic personal information about you to non-affiliated third parties except as permitted by law for the support and marketing of our products and services or as required by law. Examples of this type of sharing include, without limitation, sharing: 1) with companies that assist us in maintaining or servicing your account or loan with us, 2) in processing or servicing a financial product or service that you have requested or authorized, 3) and in response to subpoenas, government agencies, or in meeting regulatory requirements. The type of information we share depends upon the services provided, but may include the following type of nonpublic personal information: Contact Information (such as name, address, and telephone number), Credit Information, or Transaction Activity. We may also share information with other financial service providers with whom we may develop joint marketing agreements. The sharing would be limited to your relationship with Gibraltar and contact information so as to enable us to offer you additional financial products and services we believe would be of value to you. Any joint marketing agreement entered into would contractually prohibit the re-use or re-disclosure of your information other than to carry out the joint marketing arrangement.

If you decide to close your account(s) or payoff your loan with us, or become an inactive customer, we will continue to adhere to the privacy position disclosed in this notice.

Gibraltar Bank is committed to maintaining ongoing compliance with applicable laws and regulation. This policy will be reviewed based on changing business conditions or changes in our information sharing practices. Gibraltar Bank reserves the right to change this policy at anytime and will notify our customers in accordance with applicable laws and regulation.