

FACTS

WHAT DOES GUARANTY BANK DO WITH YOUR PERSONAL INFORMATION?

Rev 08/2011

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 Income
- Checking account information and Account balances
- Credit history and Employment Information

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 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 Guaranty Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Guaranty Bank 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	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experience	No	We don't share
For our affiliates' everyday business purposes- information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 417-520-4333 or go to www.gbankmo.com

Who we are	
Who is providing this notice?	Guaranty Bank
What we do	
How does Guaranty Bank protect my personal information?	<p>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.</p> <p>We further utilize data encryption and secure transmission of information over the Internet as well as anti-virus/malware protection of internal systems.</p>
How does Guaranty Bank 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 apply for a loan • Pay us by check or provide employment information • Make deposits or withdrawals from your account <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"> • <i>Guaranty Federal Bancshares, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Guaranty Bank does not share with nonaffiliates so they can market to you</i>
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"> • <i>Our joint marketing partners include: Financial Service Companies (such as Credit Card or Insurance Companies)</i>
Other important information	
<p>Title 20 of the Missouri Code of State Regulations (CSR) gives consumers the same rights as Federal Law under Division 100, Chapter 6 -- Privacy of Consumer Information</p>	