



VISA/MASTERCARD Card Agreement

1. Agreement. These regulations govern the possession and use of credit cards ("card") issued by **Grand Savings Bank** ("Issuer"). Each person who applies for a credit card and in whose name the card is issued ("Holder") consents and agrees to these regulations and to the terms contained on the credit cards, sales drafts, credit adjustment memos and cash advance drafts, signed by or given to Holder or any authorized user of Holder's cards. When credit cards are issued upon the application of two or more persons, all such persons shall be jointly and severally liable as Holders. The provisions of these regulations, as amended from time to time, govern Holder's obligations, notwithstanding any additional or different terms contained in sales drafts, credit adjustment memos, cash advance drafts or other forms signed by or given to Holder or any user of Holder's cards to evidence a credit card transaction. Holder authorizes an investigation of Holder's credit standing prior to the issuance of a credit card to Holder and at any time thereafter and authorizes disclosure of information to third parties relating to Holder's credit standing. These regulations apply to all credit cards issued to Holder or to others on Holder's authorization and to any user of Holder's cards.

2. Membership Fees. As a condition of participation in the issuer's credit plan and the issuance of a card, Holder agrees that there is no annual membership fee for **VISA/MASTERCARD** consumer and business accounts. The membership fee described above entitles the Holder to two **VISA/MASTERCARD** cards. Holder agrees to pay a fee for each additional card requested. Please see Rates and Fees Disclosure Table for fees charged. I agree that the Bank may, and acknowledge that the Bank will, request information from me and from third parties to verify my identity and the identity of any other persons authorized to use my Card. Further, I agree that the Bank may obtain consumer reports about me to determine my identity, age, eligibility for credit, renewal of credit and future extensions of credit for as long as this Card membership exists. I understand and acknowledge that if I am under the **age of 21** certain additional conditions and terms may be applicable to my card account as required by applicable law and regulations. I agree that I must maintain satisfactory creditworthiness to continue this Card membership and any determination by the Bank of unsatisfactory credit or filing of bankruptcy is grounds for termination of this Card membership.

If you do not agree with the terms and conditions of this agreement, please destroy the card at once by cutting it in half and mail it back to Grand Savings Bank with your instructions to close the account.

3. Use of Card. Credit for purchases from a merchant or a cash advance from a participating financial institution may be obtained by Holder or an authorized user of Holder's card presenting one of Holder's cards to the merchant or participating financial institution and, if requested, by providing the proper identifying information and signing the appropriate drafts. Failure to sign a draft does not relieve the Holder of liability for purchases made or cash received. The use of this card for illegal transactions is prohibited. The card may also be used to obtain cash advances from certain automated equipment provided it is used with Holder's correct Personal Identification Number ("PIN") issued to Holder. Holder may make only two cash advance withdrawals totaling not more than \$200 each day from compatible ATM terminals. Terminals or terminal operators may have other limits on the amounts or frequency of cash withdrawals. Holder will not be liable for the unauthorized use of the card or PIN issued to Holder which occurs before issuer receives notification orally or in writing of loss, theft or possible unauthorized use of a card or PIN. Lost or stolen cards or PINS should be reported immediately to Issuer by notifying **CUSTOMER SERVICE, P.O. Box 31535, Tampa, FL 33631-3535, and Telephone (866) 839-3485 or Grand Savings Bank, P.O. Box 38, Decatur, Arkansas, 72722-0038**

4. Use of Grand Savings Bank card Checks. Credit obtained by use of a Balance Transfer Check (**if available**) shall be treated as a credit purchase. Credit obtained by use of Classic or Premier Check (**if available**) shall be treated as a cash advance.

5. Credit Line. Holder will from time to time be informed of the amount of the approved credit line established for Holder, and Holder covenants not to make credit purchases or borrowings in excess of that amount. Holder is liable for all purchases and borrowings made with Holder's cards by Holder or by anyone authorized to use Holder's cards.

6. Payment. Holder will be furnished a monthly statement for each billing period at the end of which there is an undisputed debit or credit balance of \$1.00 or more. Holder shall pay within 25 days after each statement Closing Date either (a) the full amount billed ("New Balance") or, at Holder's option, (b) a minimum Payment of **\$20.00 or 3%** of the New Balance, whichever is greater. Payments may be mailed to **Grand Savings Bank, P.O. Box 38, Decatur, Arkansas, 72722-0038**. Payments may be made, in person, at a **Grand Savings Bank office. Payments received after 4:00 p.m. on any processing day or at any time on any non processing day will be considered as payments made on the following processing day.** All payments by Holder will be applied first to payment of Interest Charges in the order of their entry to the account, second to additional fees and credit insurance charges, if any, in the order of their entry to the account, third to previously billed cash advances, purchases and other similar charges in the order of their entry to the account, and then to current cash advances, purchases and other similar charges in the order of their entry to the account.

7. Interest Charges. Holder shall pay Interest Charges as shown on Holder's monthly statements, for each billing period in which there is a cash advance or the Previous Balance is not paid in full prior to the Closing Date of the billing statement. For cash advance fees, please see the Rates and Fees Disclosure Table. We figure the Interest Charges on your account by applying the monthly Periodic Rate to the entire "Balance Subject to Interest Rate." The additional charge for cash advances shall not apply to any cash advance obtained under a separate credit agreement with Holder and written in connection with these regulations. The "Balance Subject to Interest Rate" is the

"average daily balance," of the account (including current transaction). To get the "average daily balance," we take the beginning balance of the account each day, add any new cash advances, credit purchases and other charges, and subtract any payments or credits, unpaid late charges, unpaid membership fees and unpaid Interest Charges. This gives us the daily balance. Then, we add up all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "AVERAGE DAILY BALANCE." **Interest Charges** for credit purchases begin on the date the purchase is posted to the account unless the Previous Balance shown on the statement is paid in full prior to the Closing Date of the statement. Credit purchases made during the statement period and the Previous Balance will be excluded from the calculation of the "average daily balance" if the Previous Balance shown on the front of the statement was paid in full prior to the Closing Date of the statement. The Interest Charges for cash advances begin on the date the advance is posted to the account. Holder may avoid additional Interest Charges on an account by paying in full the New Balance shown on the account's monthly statement within 25 days after the Closing Date for that statement. There is no grace period for cash advances, balance transfers, or Convenience Checks.

8. Your VISA/MASTERCARD Account will be subject to a FINANCE CHARGE (interest) at an ANNUAL PERCENTAGE RATE (APR) Non-Variable and a corresponding monthly Periodic Rate which will be determined by your credit worthiness. The ANNUAL PERCENTAGE RATE (APR) Non-Variable and the corresponding monthly Periodic Rate will apply to both purchases, balance transfers and cash advances. Please refer to the "VISA/MASTERCARD Acceptance Letter" provided to you at the time of approval for your ANNUAL PERCENTAGE RATE.

9. How We Will Calculate Your APRs: Separate FINANCE CHARGES for purchases and cash advances are determined by multiplying the periodic rate by the separate average daily balances for purchases and cash advances. Each average daily balance is determined by taking the beginning balance (of cash advances or purchases) in your account each day, adding any new purchases or cash advances (whichever is applicable) and subtracting any payments or credits. The results are the daily balances. All the daily balances for the statement cycle are added and the total is divided by the number of days in the statement cycle to arrive at the average daily balance for the cycle.

10. Change in Terms: Changing or Terminating Your Account. Grand Savings Bank may change the terms of this Agreement, including your **ANNUAL PERCENTAGE RATE**, from time to time for any reason not inconsistent with applicable law after giving you any advance notice required by law. Your use of the card after receiving notice of a change will indicate your agreement to the change. To the extent the law permits, and except as otherwise indicated in the notice to you, the change will apply to your existing account balance as well as to future transactions. Either Grand Savings Bank or any one of you may terminate this Agreement at any time, but termination by you or Grand Savings Bank will not affect your obligation to pay the account balance plus any finance and other charges you owe under this Agreement. The cards you receive remain the property of Grand Savings Bank and you must recover and surrender to Grand Savings Bank all cards upon request or upon termination of this Agreement whether by you or the Bank.

11. Additional Fees. For a listing of fees charged in association with this card, please see the Rates and Fees Disclosure Table accompanying this Agreement. These charges will not be imposed if Holder's request is in connection with or delivery of the documents in response to an alleged billing error under Regulations E or Z issued by the Board of Governors of the Federal Reserve System. Fees imposed will be posted to Holder's account.

12. Security Interest. All credit advanced to Holder for credit purchases or cash advances constitutes loans made by Issuer to Holder in the state of **Oklahoma**. Issuer disclaims as security for loans made to Holder under these regulations any security interest it may at any time have in household goods or real property. Except as disclaimed above, loans made to Holder after the effective date of these regulations may be secured by collateral given by any Holder to secure other loans from Issuer.

13. Insurance. If the Holder is eligible and elects to participate in the group credit life, disability and loss of income insurance program by signing the appropriate enrollment forms, insurance charges will be posted to Holder's account each statement period at the rate disclosed in the enrollment form based upon the New Balance on the account (including accrued Interest Charges) for each statement period. CREDIT LIFE, DISABILITY AND LOSS OF INCOME INSURANCE IS VOLUNTARY AND IS NOT REQUIRED AS A CONDITION TO HOLDER'S PARTICIPATION IN THIS CREDIT PLAN.

14. Foreign Transactions. If a Holder's card is used to effect a transaction in a foreign currency, the transaction amount will be converted to U.S. dollars by VISA/MASTERCARD International, VISA/MASTERCARD converts currency to U.S. dollars using either the government mandated exchange rate or the wholesale exchange rate, in effect one day before the date of the conversion, as applicable. The exchange rate is increased by 1% if the conversion is made in connection with a charge to an account and decreased by 1% if the conversion is made in connection with a credit to an account. The date of conversion by VISA may differ from the purchase date and the posting date identified in the monthly statement for the account. Holder agrees to pay charges and accept credits for the converted transaction amounts in accordance with the terms of this paragraph.

15. Disputes. Issuer is not responsible for refusal by any merchant, financial institution or automated equipment to honor or accept a card. Except as provided in the Federal Truth-in-Lending laws (as indicated in the Summary of Billing Rights below), Issuer has no responsibility for merchandise or services obtained by Holder with a card and any dispute concerning merchandise or services will be settled between Holder and the merchant concerned.

16. Default. Holder covenants to observe and comply with these regulations and covenants not to permit an event of default to occur. Upon the occurrence of any one or more of the following events of default: (a) Holder fails to pay at least the Minimum Payment when due on two occasions within any 12-month period; or (b) Holder dies, ceases to exist, changes residency to another state, becomes insolvent or the subject of bankruptcy or insolvency proceedings or fails to observe any covenant or duty contained in these regulations, if such event or breach materially impairs Holder's ability to pay amounts due; the full amount of Holder's account for which the default occurred (including unpaid Interest Charges) shall, at Issuer's option become immediately due and payable if Holder does not cure the default within 15 calendar days after notice is mailed to the address of Holder, or given as otherwise provided by law. Issuer has this right, without notice and opportunity to cure; if the default is the Holder's third default within 12 months and the Holder is notified of the

prior two defaults and the Holder cured those defaults.

17. Termination. Holder's consent to these regulations may be terminated at any time by surrendering the cards issued to Holder or at Holder's written request, but such termination shall not affect Holder's obligations as to any balances or charges outstanding at the time of termination. Termination by any Holder shall be binding on each person in whose name the card is issued. If Holder's spouse terminates this credit plan, the full amount of Holder's account (including unpaid Interest Charges) may be declared immediately due and payable. Issuer may terminate Holder's privilege to use the cards if Holder moves out of the service area of Issuer, as defined by Issuer from time to time. Unless sooner terminated, the privilege to use the cards shall expire on the date shown on the cards. At any time, without liability to Holder and without affecting Holder's liability for credit previously extended, Holder's privilege to use the cards may be revoked or limited to the extent not prohibited by law. The cards are and shall remain the property of Issuer and Holder agrees to surrender them to Issuer upon demand.

18. Amendments. Issuer may amend these regulations from time to time by sending Holder advance written notice not less than 90 days prior to the effective date for any change that is either adverse to Holder's outstanding balance or increases certain fees, as required by the **Oklahoma** Consumer Act from time to time, or not less than 15 days prior to the effective date for other changes, or as may otherwise be required or permitted by law. To the extent that Issuer indicates in the notice and that the law permits, amendments will apply to Holder's existing account balance as well as to future transactions. Notices are deemed given when mailed by Issuer to any Holder to the current address for mailing monthly statements. Invalidity of any provision of these regulations shall not affect the validity of any other provisions unless otherwise provided by the **Oklahoma** Consumer Act.

19. Governing Law. Holder agrees to be governed by the **Oklahoma** Consumer Act with respect to all aspects of the transactions arising under these regulations. All statutory references are to the statutes as they may be renumbered or amended from time to time.

Notice of Negative Information

Federal law requires us to provide the following notice to customers before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative information" means information concerning delinquencies, late payments, insolvency, or any form of default. This notice does not mean that we will be reporting such information about you, only that we may report such information about customers that have not done what they are required to do under our agreement. After providing this notice, additional negative information may be submitted without providing another notice.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy (ies) should be sent to us at the following address: **CUSTOMER SERVICE, P.O. Box 31535, Tampa, FL 33631-3535, and Telephone (866) 839-3485 or Grand Savings Bank , P.O. Box 38, Decatur, Arkansas, 72722-0038.**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Credit Information and Related Matters: You authorize us to release information about you to third parties as described in our privacy policy and our Fair Credit reporting Act notice, provided you did not opt out of the applicable policy, or as permitted by law. You agree that, upon our request you will provide us with a current financial statement, a new credit application, or both, on forms provided by us. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to determining whether there has been an adverse change in your financial condition. Based upon a marital adverse change in your financial condition (such as termination of employment or loss of income), we may suspend your Credit Line.

Consent to receive Electronic Disclosures

Federal law requires that we obtain your consent before providing required disclosures electronically as you complete our application. Your consent will apply only to this transaction.

If you would prefer to receive paper copies free of charge after consenting to receive electronic disclosures, please email us at customerservice@grandfederal.net or contact us by phone at **918-786-2203** or toll free **1-800-460-2070** or by mail at **Grand Savings Bank , P.O. Box 38, Decatur, Arkansas, 72722-0038**.. Because we may provide certain disclosures to you immediately after submitting your application, you will not be able to withdraw your consent to receive those disclosures electronically. However, you may withdraw your consent to receive future disclosures electronically at any time and at no cost to you by emailing us or contacting us by phone as described above. Such withdrawal will not affect the legal validity of the disclosures already given.

You will need an Internet Explorer® (Version 5.5 or greater), Firefox® (Version 3.0 or greater), Safari® (Version 3 or greater), Google Chrome™ (Version 5.0 or greater) or Opera™ browser to receive disclosures electronically. You will also need access to a printer or the ability to download information in order to keep copies for your records.



(1) Your Annual Percentage Rate (APR) is Non-Variable.
(2) The APR for Cash Advances for Credit Cards is Non-Variable.
(3) Overlimit Fee: You will not be charged a fee for going over your credit limit. However, any transaction that would cause you to exceed your credit limit may be declined. To avoid inconvenience when using your card, it is important to be aware of how close you are to your limit. This information can be found, day or night, by going online to www.mycardstatement.com or by calling the number on the back of your card. Online banking can be used to set up automatic alerts to let you know when you are approaching your limit.
(4) Finance Charge: A Finance Charge will be imposed on Credit Purchases only if you elect not to pay the entire New Balance shown on your monthly statement for the previous billing cycle within 25 days from the closing date of that statement. If you elect not to pay the entire New Balance shown on your previous monthly statement within that 25-day period, a Finance Charge will be imposed on the unpaid average daily balance of such Credit Purchases from the previous statement closing date and on new Credit Purchases from the date of posting to your account during the current billing cycle, and will continue to accrue until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Credit Purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases is determined by adding to the outstanding unpaid balance of Credit Purchases at the beginning of the billing cycle any new Credit Purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges. A Finance Charge will be imposed on Cash Advances from the date made or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later and will continue to accrue on the unpaid average daily balance of such Cash Advances until the date of payment if paid during the same billing cycle, or until the closing date of the billing cycle preceding the date on which the entire New Balance is paid in full or until the date of payment if more than 25 days from the closing date. If the New Balance shown on your monthly statement for the prior billing cycle is paid in full within 25 days from the closing date of that statement, no Finance Charges will be imposed during the current billing cycle for Cash Advances posted to your account during previous billing cycles. The Finance Charge for a billing cycle is computed by applying the monthly Periodic Rate to the average daily balance of Cash Advances, which is determined by dividing the sum of the daily balances by the number of days in the billing cycle. Each daily balance of Cash Advances is determined by adding to the outstanding unpaid balance of Cash Advances at the beginning of the billing cycle any new Cash Advances posted to your account, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges.

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	8.99% to 24.99% when you open your account based upon your Creditworthiness
(APR) for Cash Advances	15.99% to 24.99% based upon your Creditworthiness
How We Will Calculate Your Balance	We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement.
Penalty APR and When it Applies	15.99% to 24.99% Based on your existing card rate. This APR may be applied to your account if you: 1) Make a late payment; 2) Make a payment that is returned; or 3) Do any of the above on another account that you have with us. How Long Will the Penalty APR Apply? If your APRs are increased for any of these reasons, the Penalty APR will apply until you make six consecutive minimum payments when due.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on retail purchases if you pay your entire balance by the due date. We will begin charging interest on cash advances on the transaction date. We do not offer balance transfers.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00
For Credit Card Tips from the Consumer Financial Protection	To learn more about factors to consider when applying for or using a credit card, visit the web site of the Consumer Financial Protection Bureau at
Fees	Visa Classic and MasterCard Classic
Annual Fee	None
<ul style="list-style-type: none"> Balance Transfer Cash Advances Foreign Transaction 	Not available at this time. Up to \$50.00 or 3.0% of amount advanced, minimum \$10.00 Up to 2.0%
Penalty Fees	Visa Classic and MasterCard Classic
<ul style="list-style-type: none"> Late Payment Over-the-Limit fee Returned Payment 	Up to \$25.00 None Up to \$25.00
Other Fees	None

How We Will Calculate Your Balance: We use a method called "average daily balance" (including new purchases). * An explanation of this method is provided in your account agreement.
Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement.

TRAVEL ACCIDENT INSURANCE

You, your spouse and dependent children up to age 19 (age 25 if a full-time student at any institute of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, ship, taxi, or any other common carrier anywhere in the world when you charge your entire fare to our card. This coverage is provided to you at NO EXTRA COST.



BILLING-ERROR RIGHTS

Your Billing Rights: Keep This Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: **Grand Savings Bank, P.O. Box 38, Decatur Arkansas 72722-0038.**

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees.

We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within *10 days* telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (*Note:* Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at **Grand Savings Bank, P.O. Box 38, Decatur Arkansas 72722-0038.**

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

F A C T S**WHAT DOES GRAND SAVINGS BANK DO WITH YOUR PERSONAL INFORMATION****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
- Account balances and payment history
- Credit history and credit scores

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: to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Grand Savings Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does Grand Savings Bank Share?****Can you limit this sharing?**

For our everyday business purposes-To process your transactions, maintain your account, and report to credit bureaus

Yes

No

For our marketing purposes-To offer our products and services to you

No

We don't share

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 non-affiliates to market to you

No

We don't share

Contact Us

Call 918-786-2203 or 1-800-460-2070 or go to www.grandsavingsbank.com

Who we are	Grand Savings Bank Oklahoma, Arkansas
What we do	
How often does Grand Savings Bank notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does Grand Savings Bank 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.
How does Grand Savings Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> • Affiliates' everyday business purposes-information about your creditworthiness • Affiliates to market to you • Non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none"> • Processing transactions, mailing, and auditing services • Providing information to credit bureaus • Responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <i>Grand Savings does not share with affiliates so they can market to you.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Grand Savings Bank does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Grand Savings Bank does not jointly market.</i>