

We know you're anxious to proceed with your application, but first we need to provide you with some important disclosures. This document contains the following:

- **General Disclosure**
- **Legal Disclosure**
- **Security Disclosure**
- **Insurance Disclosure**
- **Community Property State Disclosure**
- **Electronic Communications Disclosure and Consent**
- **Privacy Notice**

General Disclosure

Thank you for your interest in applying for a Personal Loan with Gate City Bank.

- Must be 18 years of age to apply.
- Must be a legal resident of the United States and reside in our lending area.
- **After completion of your online application a Gate City Representative will contact you within one business day.**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Legal Disclosure

Application

By completing and submitting an application, I/we certify that I/we am of legal contracting age and that I/we have read, understood, and agree to all of the terms stated here.

I/we represent that the information I/we provide will be true, accurate and

complete. I/we understand and authorize you:

- To retain this application whether or not it is approved
- To obtain information from credit bureaus with respect to this application,
- I/we understand that I/we may obtain the name and address of any credit bureaus used in conjunction with this application upon my request; AND
- To obtain from and exchange my financial information with any affiliates or correspondents.
- By submitting this application, I/we agree that, in considering this application, Gate City Bank may obtain information about me/us and any co-signer from any consumer reporting agency.

- Certify that all information provided in this application is true and complete and made for the purpose of obtaining credit
- Represent that I/we am/are the individuals about whom information is submitted; and acknowledges that final credit approval is subject to the lender's verification of the information provided in this application and to additional terms and conditions contained in the approval notice.

All approved loan rates are stated "as low as" and are determined by an evaluation of your credit. Your rate may vary from the rate shown if your loan is approved. If I/we submit my application electronically, I/we understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties. I/we agree to be bound by the terms of the account agreement you will provide.

It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. 18 USC 1344

All loan approvals are subject to final review. Additional information and documentation may be required.

Security Disclosure

We are committed to protecting the confidentiality of personal information. While we cannot guarantee the security of user provided data, we do employ appropriate measures to guard and protect that information against unauthorized use.

Internet Loan Application - Internet Security Information

We have implemented one of the highest levels of security for sending personal information via the Internet. We employ the latest technology by utilizing the Secured Sockets Layer protocol (SSL 3.0) and Microsoft's Private Communications Technology protocol (PCT 1.0) with full support of 128-bit encryption methods. These secured encryptions methods are among the highest in the industry for online commerce and transactions on the Internet. Also, the Internet Web Server is protected by a firewall which restricts the access to the machines from the Internet.

Our SSL Technology is certified by VeriSign - the Web's leading "Seal of Approval" for online authentication services. This provides an Internet security system that conforms to the highest standards available.

These Protocols are used in several areas during the Internet Loan Application process:

1. At the loan application web page when the applicant is entering in all of their personal information.
2. For all internal validation/verification.
3. During all communications between our Internet server and our host processing system.

PROTECTING ONLINE DATA TRANSMISSION

Please take the following steps to protect yourself from potential fraud while conducting online transactions:

1. Verify the URL (web address) of the sites you visit. Secure sites should begin with https (the "s" indicates it is secure.) A "padlock" image should also appear at the bottom right-hand side of your browser windows or on the web toolbar.
2. Check the SSL security certificate by double clicking the padlock icon. Make sure the URL on the certificate matches the URL of the page you are viewing.
3. Some websites that link to Gate City Bank display our secure pages within their own Web page. You can right-click on the website and select "Properties" to view the actual URL that you are viewing and confirm that the connection uses SSL security. Gate City Bank recommends that you access our website directly.
4. Install anti-virus software and update it regularly with the most current version.
5. Use separate passwords and PINs for your Internet accounts and make them difficult for others to guess. Change passwords and PINs frequently.
6. Use the logoff button to end a secure session instead of closing your browser.
7. Only open e-mail messages sent by people you know.
8. Never send personal or financial information by e-mail. (Remember, Gate City Bank will never ask you to provide personal information via e-mail.)
9. Review your credit card and bank statements regularly and immediately report any unusual activity.
10. Never send personal information in un-encrypted Internet-based email. Simple Internet-based e-mail can potentially be intercepted by anyone on the Internet.
11. Be cautious about performing sensitive transactions on public computers. Make sure you use public computers that are a reputable provider - if the PC is not properly secured, hardware and software can be modified to capture keystrokes and other data that could disclose your personal information, regardless of the security provided by the website.

INSURANCE DISCLOSURE FOR CREDIT APPLICATION

Purpose

In connection with your loan application, Lender may be soliciting, offering to sell, or will sell you an insurance product or annuity. Federal law requires Lender to provide you with the following disclosures.

Credit Disclosure

1. Lender, as a condition of granting you a loan, cannot require that you purchase an insurance product or annuity from Lender or any of its affiliates.
2. Lender, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity

COMMUNITY PROPERTY STATES

Residents of the following states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

Assets and/or debts that the couple accumulates during the marriage belongs equally to both parties. If you live in one of the above states, the non-borrowing spouse will be asked to sign the Non-Borrowing Spouse Credit Authorization and have their credit obtained for the loan application.



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Gate City Bank – Electronic Communications Disclosure and Consent

As part of your relationship with us, we want to ensure you have the information you need to effectively manage your accounts. Our goal is to provide you with as many options as possible for receiving your account documents. We are required by law to give you certain information “in writing” – which means you are entitled to receive it on paper. However, with your prior consent, we may instead provide this information to you electronically. We also need your general consent to use electronic records and signatures throughout our relationship with you. Gate City Bank can provide these communications in electronic form for your account(s). So, before you use any of our Electronic Services (as defined below), you must review and consent to the terms outlined below. To receive ongoing electronic communications, you must also enroll in online banking.

If you do not consent, you will not be able to receive electronic communications, and you will not be able to open an account online. Instead, you may open an account by either stopping into a Gate City Bank location or by calling Gate City Bank. In such cases, you will receive only paper communications.

If you do not consent, we may be unable to complete certain transactional steps or deliver certain services to you as quickly because we will need to mail you documents and receive back paper signatures.

In this Electronic Communications Consent:

- "We," "us," and "our" means Gate City Bank.
- “You” and “your” means the person giving this Electronic Communications Consent, and also each additional account owner, a authorized signer, authorized representative, delegate, product owner and/or service user identified on any Gate City Bank Products that you apply for, use or access.
- “Communications” means each disclosure, notice, a agreement, fee schedule, periodic statement, record, document, and other information we provide to you, or that you sign, submit, or agree to at our request.
- “Electronic Service” means each and every product and service we offer that you apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging), and/or software applications (including applications for mobile or hand-held devices), either now or in the future.
- “Gate City Product” means each and every account, product, or service we offer that you apply for, own, use, administer or access, either now or in the future. Gate City Products include Electronic Services.
- The words “include” and “including,” when used at the beginning of a list of one or more items, indicates that the list contains examples; the list is not exclusive or exhaustive, the items in the list are only illustrations, and the items are not the only possible items that could appear in the list.

Election to use Electronic Communications, and Signatures

In our sole discretion, the communications we provide to you, or that you sign or agree to at our request, may be in electronic form (“Electronic Records”). We may also use electronic signatures and obtain them from you as part of our transactions with you.



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Electronic Records may be delivered to you in a variety of ways. In some cases, you will be able to choose whether to receive certain communications electronically, or on paper, or both. We will provide you with instructions on how to make those choices when they are available.

We may always, in our sole discretion, provide you with any communication via paper, even if you have chosen to receive it electronically.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another communication how you may deliver that notice to us electronically.

There are certain communications that by law we are not permitted to deliver to you electronically, even with your consent. So long as required by law, we will continue to deliver those communications to you in writing. However, if the law changes in the future and permits any of those communications to be delivered as Electronic Records, this Electronic Communications Consent will automatically cover those communications as well.

We will continue to provide your tax statements on paper unless you separately elect to receive them electronically (if available).

By consenting to receive communications electronically, you agree to provide us with the information (such as current email address) necessary to communicate with you electronically. You are required to update us with any changes to this information by contacting us through the method outlined below. To ensure that you receive ongoing electronic communications without interruption, you should notify Gate City Bank with any change at least ten (10) days prior to the end of your normal statement cycle.

Obtaining Paper Copies

After consenting to receive electronic communications, if you wish to obtain a paper copy of the communications, you can do so free of charge by contacting us through any method outlined below.

Withdrawing Your Consent to Receive Electronic Communications, Consequences of Withdrawing Consent.

You may withdraw your consent to receive electronic communications at any time.

If you are receiving online account statement, the termination will cause paper statements to be mailed to you via the U.S. Postal Service or other courier. After withdrawing consent if at any point in the future you proceed forward and utilize the electronic signature system you are once again consenting to receive communications electronically. You may withdraw consent to receive electronic communications and optionally electronic signatures by following the procedures described below.

To withdraw your consent:

- If you are enrolled in online banking, submit the [Electronic Communications Revocation Form](#)
- If you are not enrolled in online banking, you must contact us at onlinebanking@gatecity.bank.

Your withdrawal of consent will become effective after we have had a reasonable opportunity to act upon it.

Hardware and Software Requirements

To receive Electronic Records, you must have access to:



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- a Current Version of an Internet Browser (see Supported Browsers below)
- a connection to the Internet,
- a Current Version of a program that accurately reads and displays PDF files (such as Adobe® Acrobat® Reader),
- a computer and an operating system capable of supporting all the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form, and
- an active email address

By “Current Version,” we mean a version of the software that is currently being supported by its publisher. The following link includes more information on the browsers we currently support: [Supported Browsers](#).

In some cases, you may also need a specific brand or type of device that can support a particular software application, including an application intended for particular mobile or handheld devices.

We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with Electronic Services.

Communications in Languages Other Than English

Please note, our Communications are produced in English. If you are not fluent in English, you should consider obtaining the services of an interpreter or taking other steps to ensure you understand the transaction before entering into it and to have any future English Communications explained to you.

Contacting Gate City Bank

You may contact us to update your contact information or to obtain paper copies in the following methods:

- *Email:* Send an email to onlinebanking@gatecity.bank.
- *Telephone:* Call us at 800-423-3344.

To fulfill your request, we will need you to provide your full name and the email address associated with your Gate City Bank account, along with the specific actions you want us to take (update contact information, provide paper copies).

Consent

By providing your consent, you are also confirming that you have the hardware and software described above, that you are able to receive and review Electronic Records, and that you have an active email account. You are also confirming that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives, delegates, product owners and/or service users identified with your Gate City Bank Products.

After you have electronically accessed and read this notice, please confirm your agreement to receive electronic communications by clicking the 'I agree' button at the bottom of this document. Your agreement will verify that you can access our electronic communications and that you can save or print them as you so require.

FACTS

WHAT DOES GATE CITY BANK 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?

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 account balances
- account transactions and checking account information
- payment history and mortgage rates and payments

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

Reasons we share your data

Reasons we can share your personal information	Does Gate City Bank share?	Can you limit this sharing?
For 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 experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	No	We don't share

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 Bank
What we do	
How does Gate City Bank 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 Bank collect my personal information?	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ 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.
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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	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.
Definitions	
Affiliates	<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 Insurance Agency, LLC</i></p>
Non-affiliates	<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>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include companies that provide additional products and services such as investment and banking services.</p>

Other important information

State Privacy Laws: If you are a resident of North Dakota, California, Connecticut, Illinois, or Vermont, we will not share your non-public personal information without your authorization unless otherwise permitted by law.

Do Not Call Policy: This Privacy Policy constitutes Gate City Bank's Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. Gate City Bank maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of request. No telemarketing calls will be made to residential or cellular phone numbers that appear on the Gate City Bank Do Not Call list. Contact us at 800-423-3344 to be placed on Gate City Bank's internal Do Not Call preference list.

Nevada residents: We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the Do Not Call section. For more information, contact us at 800-423-3344 or by writing us at Gate City Bank, P.O. Box 2847, Fargo, ND 58108-2847. For more information, you may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; 702-486-3132; aginfo@ag.nv.gov.

Important notice about credit reporting: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.