

**FACTS****WHAT DOES MAGNOLIA BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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 checking account information</li> <li>• credit history and wire transfer instructions</li> <li>• credit scores and transaction or loss history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Magnolia Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Magnolia Bank 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>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>QUESTIONS?</b>	Call 270-358-3111, toll free at (888) 320-0259, or go to <a href="http://www.magnoliabank.com">www.magnoliabank.com</a> .
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Who we are	
Who is providing this notice?	Magnolia Bank Inc., Lease One Magnolia, LLC
What we do	
How does Magnolia 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 Magnolia Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or apply for financing</li> <li>• make deposits or withdrawals from your account or give us your contact information</li> <li>• give us your income information</li> </ul> <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"> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with Lease One Magnolia, LLC</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Magnolia Bank does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include credit card companies.</i></li> </ul>
Other important information	
<p>California: we will automatically limit sharing your information with affiliates and non-affiliates or for joint marketing with other financial companies for accounts having California mailing addresses.</p> <p>Nevada: This notice is provided to you pursuant to Nevada State law. If you do not want to receive marketing calls from us, please call (888) 320-0259 or write to 4910 L&amp;N Turnpike Magnolia, KY 42757 to be placed on our Do Not Call List. For more information, you may contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101. telephone: 702-486-3132 or email: BCPINFO@ag.state.nv.us.</p> <p>Vermont: we will automatically limit sharing your information with affiliates and non-affiliates for joint marketing with other financial companies for accounts having Vermont mailing addresses.</p>	