



CALIFORNIA CONSUMER PRIVACY ACT
NOTICE AND POLICY

Centennial Bank along with HomeBancshares is committed to maintaining the security of the personal information of our customers. The following describes the information we collect about you, how it may be shared, and your rights connected with that information.

Categories of information we collect	<p>Identifiers such as:</p> <ul style="list-style-type: none"> • Name; • Alias; • Addresses; • Online identifiers • Email addresses; • Social Security Number; • Driver’s license and/or passport number or similar identification; • Internet Protocol address; • Geolocation data; • Records of personal property; • Products or services purchased, obtained, or considered; • Account numbers; • Information regarding your interaction with our website; • Professional or employment-related information; • Financial information; and • Publicly available information
Sources from which we obtain information	<p>Information you provide to us when applying for or opening a deposit account or loan, or any related services;</p> <p>Information received from credit reporting agencies;</p>

	<p>Information from third-party identity verification services;</p> <p>Internet search engines, including social media; and Government entities.</p>
Use of information we collect	<p>To approve or decline loan or deposit account applications;</p> <p>To service those products and services you have applied for;</p> <p>To consider your job application for hiring; and with consultants and auditing firms, for institutional risk analysis and mitigation.</p>
Sharing and Disclosing of information	<p>We do not share your information except as allowed by law.</p> <p>We share information only with those vendors providing servicing of your products and services, and require they not sell, share or use your information for any other purpose.</p> <p>We share information with consultants and auditors for institutional risk analysis and mitigation. The California Consumer Privacy Act does not cover information:</p> <p>A consumer provides to the bank to obtain a financial product or service;</p> <p>(ii) About a consumer resulting from any transaction involving a financial product or service between the bank and a consumer; or</p> <p>(iii) The bank otherwise obtains about a consumer in connection with providing a financial product or service to that consumer.</p>
Selling of information	<p>We may sell information from certain commercial loans, as necessary to provide you with the loan. This would include:</p> <ul style="list-style-type: none"> • Your name, address, and phone number • Your taxpayer identification number • Your financial information
Opting out of our selling	<p>To opt out of the above referenced information selling, please contact us:</p> <ul style="list-style-type: none"> • By email at privacy@my100bank.com • By phone, toll-free 888-372-9788

Your rights	
Your right to know what personal information is collected about you	The general categories described above in this notice.
The right to have your information deleted	<p>Federal Laws may govern our retention of your information, however anything we are not required to maintain under those guidelines and that is covered by the California Consumer Privacy Act law may be deleted.</p> <p>You may request deletion of specific information by contacting us in one of the following ways:</p> <ul style="list-style-type: none"> • By email at privacy@my100bank.com • By phone, toll-free 888-372-9788 <p>We will acknowledge your request within 10 business days, and will provide the requested information within 45 calendar days. If applicable, we will inform you prior to the elapse of the initial 45 calendar days if we need more time to provide the requested information. We will provide a response within an additional 45 calendar days.</p> <p>Exceptions to our deletion responsibilities include the information necessary to:</p> <ul style="list-style-type: none"> • Complete the transaction for which the information is collected; • Provide a good or service requested by your or reasonably anticipated within the context of our ongoing business relationship with you; • Perform a contract between us and you; • Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity; • Debug to identify and repair errors; • To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us; • Comply with a legal obligation. • Otherwise use your information internally in a lawful manner that is compatible with the context in which you provided the information.

The right to non-discrimination for the exercise of your Consumer Privacy Rights under this Act.	You have the right not to receive discriminatory treatment by us for the exercise of your privacy rights conferred by the California Consumer Privacy Act (CCPA).
The right to allow an authorized agent to make a request	You may designate an authorized agent to make a request under the CCPA on your behalf. We retain the right to verify the legitimacy of that designation, and to identify both you and the agent. We will identify you with information you have previously provided to us and with information about your account(s) or transactions. Please contact the bank by phone, toll-free 888-372-9788 for further information.
The right to opt-out of the sale of personal information where we might otherwise sell it.	You have the right to opt-out of the selling of your information, if you fall into the category of information sold. To do so, call us at (888) 372-9788 or send an email to privacy@my100bank.com .

Institutions within Home BancShares, Inc.

- Centennial Bank
- Centennial Insurance Agency, Inc.
- Cook Insurance Agency, Inc.
- Freedom Insurance Group, Inc.
- Centennial Bank doing business as giantbank.com
- Centennial Bank doing business as Stonegate Bank
- Centennial Bank doing business as Happy State Bank
- Centennial AL Holdings, Inc.
- Centennial NY Holdings, Inc.
- Centennial REIT, Inc.
- Centennial Capital, Inc