



CALIFORNIA CONSUMER PRIVACY ACT  
NOTICE AND POLICY

Centennial Bank along with Home BancShares are 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.

<p><b>Categories of information we collect</b></p>	<p>Identifiers such as:</p> <ul style="list-style-type: none"><li>• Name;</li><li>• Alias;</li><li>• Addresses;</li><li>• Online identifiers</li><li>• Email addresses;</li><li>• Social Security Number;</li><li>• Driver’s license and/or passport number or similar identification;</li><li>• Internet Protocol address;</li><li>• Geolocation data;</li><li>• Records of personal property;</li><li>• Products or services purchased, obtained, or considered;</li><li>• Account numbers;</li><li>• Information regarding your interaction with our website;</li><li>• consumer account log in, financial account, debit card or credit card number along with any access or security code, password or credential that allows access;</li><li>• Professional or employment-related information;</li><li>• Financial information; and</li><li>• Publicly available information</li></ul>
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<p><b>Sources from which we obtain information</b></p>	<p>Information you provide to us when applying for or opening a deposit account or loan, or any related services;  Information received from credit reporting agencies;  Information from third-party identity verification services;  Electronic interactions with you through our website or applications;  Internet search engines, including social media; and Government entities.</p>
<p><b>Use of information we collect</b></p>	<p>To approve or decline loan or deposit account applications;  To service those products and services you have applied for;  To consider your job application for hiring; and with consultants and auditing firms, for institutional risk analysis and mitigation.</p>
<p><b>Sharing and Disclosing of information</b></p>	<p>We do not share your information except as allowed by law.  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.  We share information with consultants and auditors for institutional risk analysis and mitigation.  We disclose information with subsequent investors in connection with the sale of a loan.</p> <p>The California Consumer Privacy Act does not cover information:  A consumer provides to the bank to obtain a financial product or service;  (ii) About a consumer resulting from any transaction involving a financial product or service between the bank and a consumer; or  (iii) The bank otherwise obtains about a consumer in connection with providing a financial product or service to that consumer.</p>
<p><b>Selling of information</b></p>	<p>We do not sell your information, though it may be disclosed with subsequent investors in connection with the sale of a loan.</p>
<p><b>Opting out of our sharing or selling</b></p>	<p>Federal Law, regulation and guidance may govern our disclosure of your information, however you may opt out of our sharing of any information</p>

	<p>that is not covered therein but is covered by the California Consumer Privacy Act.</p> <p>To opt out of such information sharing, please contact us:</p> <ul style="list-style-type: none"> <li>• By email at <a href="mailto:privacy@my100bank.com">privacy@my100bank.com</a></li> <li>• By phone, toll-free 888-372-9788</li> </ul> <p>Please note that we do not sell information covered under California law.</p>
<b>Your rights</b>	
<p><b>Your right to know what personal information is collected about you</b></p>	<p>The general categories described above in this notice.</p>
<p><b>The right to have your information deleted</b></p>	<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"> <li>• By email at <a href="mailto:privacy@my100bank.com">privacy@my100bank.com</a></li> <li>• By phone, toll-free 888-372-9788</li> </ul> <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"> <li>• Complete the transaction for which the information is collected;</li> <li>• Provide a good or service requested by your or reasonably anticipated within the context of our ongoing business relationship with you;</li> <li>• Perform a contract between us and you;</li> <li>• Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity; or to prosecute those responsible for that activity;</li> </ul>

	<ul style="list-style-type: none"> <li>• Debug to identify and repair errors;</li> <li>• To enable solely internal uses that are reasonably aligned with your expectations based on your relationship with us;</li> <li>• Comply with a legal obligation.</li> <li>• Otherwise use your information internally in a lawful manner that is compatible with the context in which you provided the information.</li> </ul>
<p><b>The right to correct inaccurate information</b></p>	<p>You may request correction of specific information by contacting us in one of the following ways:</p> <ul style="list-style-type: none"> <li>• By email at <a href="mailto:privacy@my100bank.com">privacy@my100bank.com</a></li> <li>• By phone, toll-free 888-372-9788</li> </ul> <p>We will acknowledge your request within 10 business days and shall inform you whether we have made the correction or denied your request within 45 calendar days.</p> <p>In some circumstances, we may require you to verify that the information we hold is inaccurate.</p> <p>As permitted by the California Consumer Privacy Act and corresponding regulations, we may delete your personal information in response to your request to correct if deletion of your personal information does not negatively impact you, or if you consent to deletion, and we may deny your request for the reasons permitted under that law and its corresponding regulations. You have the right to request confirmation of the information we have corrected.</p>
<p><b>The right to non-discrimination for the exercise of your Consumer Privacy Rights under this Act.</b></p>	<p>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).</p>
<p><b>The right to allow an authorized agent to make a request</b></p>	<p>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.</p>

<p><b>The right to limit our use and disclosure of your sensitive personal information.</b></p>	<p>You have the right limit our use and disclosure of your sensitive personal information where it is collected and processed with the purpose of making inferences about you. We may deny your request for the reasons permitted under the California Consumer Privacy Act and corresponding regulations.</p>
<p><b>The right to opt-out of the sale of personal information where we might otherwise sell it.</b></p>	<p>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 <a href="mailto:privacy@my100bank.com">privacy@my100bank.com</a>.</p>

**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 Commercial Finance Group
- GoldStar Trust Company
- Shore Premier Finance
- Centennial AL Holdings, Inc.
- Centennial NY Holdings, Inc.
- Centennial REIT, Inc.
- Centennial Capital, Inc