Revised 8/2026

CALIFORNIA CONSUMER PRIVACY ACT AND CALIFORNIA CONSUMER PRIVACY RIGHTS ACT

NOTICE AND POLICY

Home BancShares, Inc., and its affiliated institutions identified below (collectively, "we" or "us") provide this Notice to California residents—including consumers, customers, website visitors, employees, and applicants—whose personal information is not otherwise exempt from the California Consumer Privacy Act (CCPA), as amended by the California Privacy Rights Act (CPRA). This Notice serves as our notice at collection and describes the categories of personal information we collect, the sources and purposes for collection and use, the categories of third parties to whom we disclose it, our retention practices, and your privacy rights under the CCPA/CPRA and applicable regulations.

Important financial-services limitation. The CCPA/CPRA does not apply to personal information subject to the Gramm-Leach-Bliley Act (GLBA) or collected, processed, sold, or disclosed pursuant to the Fair Credit Reporting Act (FCRA), except as otherwise provided by law (including the CCPA private right of action for certain data-security incidents). These exemptions apply at the data level, not the entity level. Personal information we collect outside the GLBA or FCRA context remains subject to this Notice. Where multiple regimes could apply, the applicable federal privacy requirements govern that information, and this Notice governs CCPA/CPRA-covered information.

Categories of personal information collected	During the preceding 12 months, and depending on your relationship with us, we may have collected the following categories of personal information: identifiers; personal information described in Cal. Civ. Code § 1798.80(e); characteristics of protected classifications under California or federal law; commercial information; internet or other electronic network activity information; geolocation information; audio, electronic, visual, or similar information; professional or employment-related information; inferences drawn from other personal information; and sensitive personal information. Sensitive personal information may include: • Social Security Number, driver's license, state identification card, or passport numbers; • Account log-in credentials; • Financial account, debit card, or credit card information combined with security or access codes, passwords, or credentials; • Precise geolocation where collected; and • Racial or ethnic origin where collected as required or permitted by law. We do not use sensitive personal information to infer characteristics unless disclosed and permitted by law.
Sources of personal information	We collect personal information directly from you; from your devices and interactions with our website, mobile applications, branches, call centers, and other services; from affiliates; from service providers and contractors; from credit reporting agencies, identity-verification services, fraud-prevention and anti-money-laundering providers; from employers, references, benefits providers, and recruiting sources; from government entities, public records, and publicly available sources; and from other third parties as permitted by law.
Purposes for collecting and using personal information	We collect, use, and disclose personal information to process, evaluate, approve, maintain, and service accounts, loans, and other products or services; verify identity and eligibility; communicate with you; provide customer service; operate, secure, and improve our websites, applications, branches, and systems; detect and prevent fraud, security incidents, and unlawful activity; comply with legal, regulatory, tax, accounting, audit, and recordkeeping obligations; conduct institutional risk analysis and mitigation; complete transactions, including loan sales or

	transfers; manage employment recruiting, payroll, benefits, security, and workplace administration; exercise or defend legal claims; and otherwise operate our business as permitted by law.
Retention	We retain each category of personal information for the time period reasonably necessary to achieve the purposes described in this Notice or to manage our relationship with you, unless a longer retention period is required or permitted by applicable law. When determining retention periods, we consider applicable federal and state banking, anti-money-laundering, sanctions, tax, employment, recordkeeping, and other legal obligations; statutes of limitation; contractual requirements; and our internal records retention policies.
Disclosures of personal information	We may disclose the categories of personal information described above to service providers and contractors; affiliates; credit reporting agencies and identity, fraud-prevention, and anti-money-laundering providers; payment processors, technology providers, and other operational vendors; auditors, consultants, attorneys, accountants, insurers, and other professional advisers; regulators, law enforcement, courts, government agencies, and other parties as required or permitted by law; loan purchasers, investors, assignees, and other parties to an actual or proposed financing, securitization, sale, assignment, merger, acquisition, or similar transaction; benefits providers, payroll providers, and employment-administration vendors; and other third parties at your direction or with your consent.
Sale and sharing	We do not sell personal information and do not share personal information for cross-context behavioral advertising, as those terms are defined by the CCPA/CPRA. Because we do not sell or share personal information, we do not display a "Do Not Sell or Share My Personal Information" link; however, we honor browser-based opt-out preference signals, such as Global Privacy Control, where required by law. We have not sold personal information or shared personal information for cross-context behavioral advertising during the preceding 12 months. We do not have actual knowledge that we sell or share personal information of consumers under 16 years of age. If we have actual knowledge that a consumer is

	under 13 years of age, we will not sell or share that consumer's personal information without affirmative parental or guardian authorization. If our practices change, we will update this Notice and provide the opt-out rights and links required by law before engaging in such sale or sharing.
Your rights	
Your California privacy rights	Subject to legal limitations and verification requirements, California residents may request that we: disclose the categories and specific pieces of personal information we collected about you; disclose the categories of sources, purposes, and third parties involved in our collection, use, disclosure, sale, or sharing of personal information; provide a portable copy of personal information where required; delete personal information we collected from you; correct inaccurate personal information; limit our use or disclosure of sensitive personal information if we use it for purposes beyond those permitted by law; and honor opt-out rights if we later sell personal information or share it for cross-context behavioral advertising. We will not discriminate or retaliate against you for exercising CCPA/CPRA rights. For employees, applicants, and independent contractors, this includes not retaliating against you for exercising rights available under the CCPA/CPRA.
How to submit requests	You may submit CCPA/CPRA requests by calling us toll-free at 888-372-9788 or emailing privacy@my100bank.com. You do not need to create an account with us to submit a request. If you maintain an account with us, we may require you to submit or verify the request through the account where appropriate.
Verification and timing	We will acknowledge requests to know, delete, or correct within 10 business days and will respond within 45 calendar days after receiving the request. If reasonably necessary, we may extend the response period by up to an additional 45 calendar days and will notify you of the extension and the reason for it. We will verify your identity using information appropriate to the sensitivity of the personal information involved and may request additional information as permitted by law. We may deny a request in whole or in part where an exception applies, including where the information is subject to GLBA, federal or state recordkeeping requirements, fraud-prevention obligations, legal holds, security needs, or another legal obligation.

Sensitive personal information	We use and disclose sensitive personal information only as reasonably necessary to provide requested products or services, verify and maintain accounts, process payments, ensure security and integrity, prevent fraud or illegal activity, comply with law, manage employment and benefits, and for other purposes permitted by the CCPA/CPRA and its regulations. Based on those practices, we do not offer a "Limit the Use of My Sensitive Personal Information" link. If we use or disclose sensitive personal information for purposes that require a right to limit, we will update this Notice and provide the required mechanism before engaging in those practices.
Financial Incentives	We do not offer a financial incentive or price or service difference in exchange for the collection, retention, sale, or sharing of personal information. If that changes, we will provide a separate financial-incentive notice that explains the material terms and how to opt in or withdraw.
Authorized agents	You may authorize another person or a business registered with the California Secretary of State to submit a CCPA/CPRA request on your behalf. We may require proof that you authorized the agent to act for you, require the agent to verify their identity, and require you to verify your own identity or confirm that you gave the agent permission, unless the agent provides a valid power of attorney or other documentation sufficient under applicable law.
Accessibility and updates	This Notice is available in a format reasonably accessible to consumers with disabilities. To request this Notice in an alternative format, please contact us using the methods above. We review and update this Notice at least once every 12 months and when our practices materially change.

Institutions within Home BancShares, Inc., covered by this Notice to the extent they collect CCPA/CPRA-covered personal information:

Centennial Bank
Centennial Insurance Agency, Inc.
Cook Insurance Agency, Inc.
Centennial Bank doing business as giantbank.com
Centennial Bank doing business as Happy State Bank
GoldStar Trust Company
Centennial AL Holdings, Inc.
Centennial NY Holdings, Inc.
Centennial REIT, Inc.
Centennial Capital, Inc.

Contact for questions about this Notice: privacy@my100bank.com or 888-372-9788.