

Consumer Privacy Policy

FACTS WHAT DOES SOUTH ATLANTIC BANK DO WITH YOUR PERSONAL INFORMATION?	
Why?	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.
What?	<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"> Social security number and income Account balances and payment history Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons South Atlantic Bank chooses to share and whether you can limit this sharing.

Reasons we can share your personal information:	Does South Atlantic 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.	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you.	No	We don't share

Questions?	Call (843) 839.0100 or go to https://southatlantic.bank 630 29th Ave N, Myrtle Beach, SC 29577
-------------------	--

Please see reverse side.

Who we are:	
Who is providing this notice?	South Atlantic Bank
What we do:	
How does South Atlantic 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 South Atlantic Bank collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> Open an account or deposit money Pay your bills or apply for a loan Use your credit or debit card. We also collect your personal information from others, such as credit bureaus or other companies and when you provide employment information.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions:	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>South Atlantic Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>South Atlantic Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include companies such as credit card companies or service marketing companies.</i>

Myrtle Beach, Murrells Inlet, Pawleys Island, Georgetown, North Myrtle Beach, Mount Pleasant, Charleston, Bluffton, Hilton Head Island