

Notification of Intent to Obtain Consumer Credit Report

South Atlantic Bank obtains a consumer credit report on applicants prior to making an offer of
employment. The Bank expects its employees to maintain a good record of personal credit and
does not make employment offers to individuals with poor personal credit history. The bank
complies with federal rules regarding bankruptcy.

I have been notified that South Atlantic Bank uses consumer cred	dit reports in its hiring process.
Signature	Date