

FACTS

WHAT DOES *FIRST PALMETTO 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business-to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First Palmetto Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Palmetto share?	Can you limit this sharing?
For our 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	No	We don't share
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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 1-800-922-7411 or go to www.firstpalmetto.com

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Sharing practices

How does First Palmetto notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does First Palmetto 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 First Palmetto 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, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none">• affiliates' everyday business purposes-information about your creditworthiness• affiliates to market to you• nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none">• processing transactions, mailing, and auditing services• providing information to credit bureaus• responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• First Palmetto Bank has no affiliates
Nonaffiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• First Palmetto Bank does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• First Palmetto Bank doesn't jointly market.