

# **State Bank & Trust**

## **PRIVACY POLICY**

## **WHAT DOES STATE BANK & TRUST 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
- Account balances
- Payment history
- Transaction history
- Overdraft history
- Wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

### **How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons State Bank & Trust chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does State Bank &amp; Trust share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purpose -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call (205)-487-4265
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## **WHAT WE DO?**

### **How does State Bank & Trust 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

### **How does State Bank & Trust collect my personal information?**

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make a wire transfer
- Show your driver's license

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 only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>○ <i>State Bank &amp; Trust has no affiliates.</i></li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>○ <i>State Bank &amp; Trust does not share with non-affiliates so they can market to you</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>○ <i>State Bank &amp; Trust doesn't jointly market.</i></li></ul>

### Other Important Information

**For Massachusetts, Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing – without your authorization.