

Southern Independent Bank Privacy Policy

FACTS	WHAT DOES SOUTHERN INDEPENDENT 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"> * Information we receive from you on applications or other forms, such as your name social security number, assets, and income * Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions, and credit card usage * Information we receive from a consumer reporting agency, such as creditworthiness and credit history <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 financial companies can share their customers' personal information; the reasons Southern Independent Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Independent 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	no
For our affiliates' everyday business purposes - information about your creditworthiness	no	no
For our affiliates to market to you	no	no
For nonaffiliates to market to you	no	no
Questions?	Call 334-493-2265 or 334-428-2265	

Who are we

Who is providing this notice? Southern Independent Bank

What we do

How does Southern Independent 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.
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How does Southern Independent Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <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 <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State law and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>*None at the present time</p>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. We also are permitted under the law to disclose non-public personal information about you to nonaffiliated third parties (third parties that are not members of our corporate family) in certain other circumstances. For example, we may disclose nonpublic personal information about you to such third parties to assist us in servicing your loan or account with us, to process and service transactions you request or authorize, to protect against potential fraud or unauthorized transactions, in response to judicial process, and to consumer reporting agencies.</p>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>
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Other important information

Southern Independent Bank recognizes and respects the privacy expectations of our customers. We want our customers to understand our commitment to privacy in our use of customer information. As a result of our commitment, we have developed these Privacy Principles which are made readily available to our customers. Customers who have questions about these Privacy Principles should call Southern Independent Bank at 334-493-2265 or 334-428-2265.