

FACTS WHAT DOES CHARTER 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: <ul style="list-style-type: none"> ● Social Security number ● Transaction history ● Overdraft history ● Account transactions ● Mortgage rates and payments ● Checking account information 	
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 Charter Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Charter Bank 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ● Call 228-392-2330 ● Visit us online: "Contact" on www.mycharterbank.com ● Mail the enclosed form <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 228-392-2330 or go to "Contact" on www.mycharterbank.com	

What We Do	
How does Charter 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. 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 Charter Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Give us your contact information ● 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 <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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account — unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include:</i> <ul style="list-style-type: none"> ● <i>Financial companies such as: T. Graham Mortgage, a Subsidiary of Charter Bank</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Charter 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. <ul style="list-style-type: none"> ● <i>Charter Bank doesn't jointly market.</i>
Other Important Information	
For Mississippi Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.	

Mail-in Form						
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choice(s) only to me	Mark any/all you want to limit:					
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.					
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.					
	<table border="1"><tr><td>Name</td><td></td></tr><tr><td>Address</td><td></td></tr><tr><td>City, State, ZIP</td><td></td></tr></table>	Name		Address		City, State, ZIP
Name						
Address						
City, State, ZIP						

Mail To: Privacy Opt Out
1721 Medical Park Dr. Suite 103
Biloxi, MS 39532

