

Privacy Policy

WHAT DOES COASTAL CAROLINA NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?

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.

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
- Credit history and credit scores
- Account balances and payment history

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

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 Coastal Carolina National Bank chooses to share; and whether you can limit this sharing.

How we can share your personal information	Does Coastal Carolina National Bank share?	Can you limit this sharing?
For our everyday business — to process your transactions, maintain your accounts, respond to court orders or investigations, or report to government bureaus	YES	NO
For our marketing purposes — to promote our products and services	YES	NO
For our marketing with other financial companies	NO	WE DON'T SHARE
For our affiliates' everyday business purposes — to learn about your preferences and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes — to learn about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to	NO	WE DON'T SHARE

For more information, call 843-839-2265 or go to www.mycnbn.com

Who is providing this notice?	Coastal Carolina National Bank
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How do we protect your personal information?	
How does Coastal Carolina National 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. Information that has been entrusted to us will be held in the strictest confidence and used only for appropriate business reasons.
How does Coastal Carolina National Bank collect my personal information?	We collect your personal information, for example, when you - Open an account or apply for a loan

<p>tion?</p>	<ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Pay us by check or make a wire transfer ■ Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>What I limit all</p>	<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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Companies	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include a financial company, such as our bank holding company, Coastal Carolina Bancshares, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Coastal Carolina National Bank does not share with nonaffiliates that can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Coastal Carolina National Bank does not jointly market.</i>



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