

FACTS

WHAT DOES COUNTYBANK AND ITS AFFILIATES DO WITH YOUR PERSONAL INFORMATION?

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| 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"> ■ Social Security number and transaction history ■ Account balances and payment history ■ credit history and credit scores |
| 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 Countybank and Affiliates chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Countybank & Affiliates 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 | 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 |

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| To limit our sharing | <ul style="list-style-type: none"> ■ Call 864-942-1551 —our menu will prompt you through your choice(s) ■ Visit us online: www.ecountybank.com ■ Mail the form below <p>Please note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call 864-942-1551 or go to www.ecountybank.com |
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| Mail-in Form | |
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| <p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="radio"/> Apply my choices only to me.</p> | <p>Mark any/all you want to limit:</p> <p><input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business practices.</p> <p><input type="radio"/> Do not allow your affiliates to use my personal information to market to me.</p> |
| | Name |
| | Address |
| | City, State, Zip |
| | Account # |
| Mail To: | <p>Countybank Privacy Officer PO Box 3129 Greenwood, SC 29648</p> |

Who we are

Who is providing this notice?

Countybank, Countybank Mortgage, Countybank Trust Services, Countybanc Insurance Svcs, Inc. & Countybanc Investment Svcs. Inc.

What we do

How does Countybank & Affiliates 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 Countybank & Affiliates collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- Pay your bills or apply for a loan
- Seek advice about your investments

We also collect your personal information from others, such as credit bureaus and other consumer reporting 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

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 specify otherwise on the form on page 1.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include: TCB Corporation (our holding company), Countybank, Countybanc Insurance Services, Inc., Countybanc Investment Services, Inc. & Greenwood Capital Associates, LLC.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include: statement rendering and processing companies, credit bureaus, mortgage companies, marketing support services, private label credit cards, etc.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Countybank & Affiliates don't jointly market.*

Other important information

Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, an independent broker/dealer, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. TCB Corporation and its affiliates are independent of Raymond James.