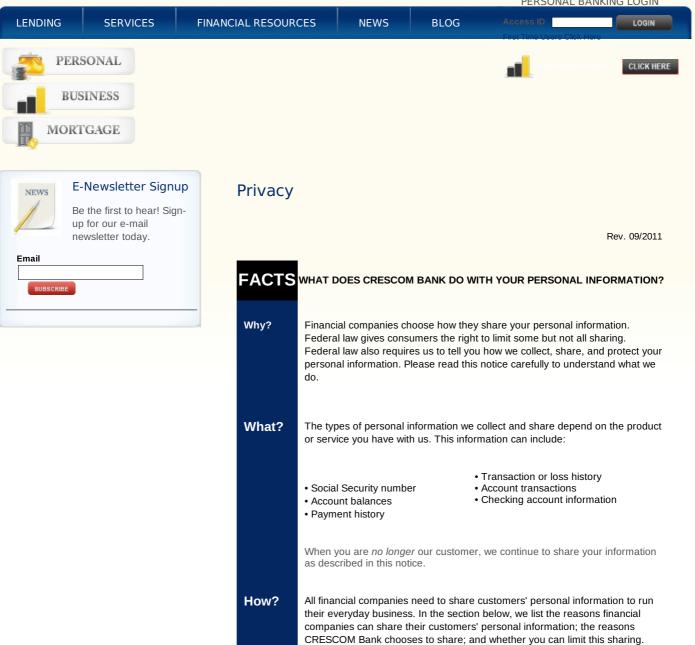
PERSONAL BANKING LOGIN



Reasons we can share your personal information	Does CRESCOM 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	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	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
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Questions?

Call (843) 626-2200 or email info@haveanicebank.com

Who We Are

Who is providing this notice?

CRESCOM Bank means CRESCOM Bank, a division of CresCom Bank.

What We Do

How does CRESCOM 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 CRESCOM Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Make a wire transfer

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

Definitions

Affiliates

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

• CRESCOM Bank does not share with our affiliates.

Nonaffiliates

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

 CRESCOM Bank does not share with nonaffiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • CRESCOM Bank doesn't jointly market.

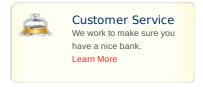
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PRIV-MODEL 8/1/2010

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