

The **ONE** for You

Personal Banking

Business Banking

Loans & Mortgages Wealth Management Convenience Services





Switching... is as Easy as 1... 2... 3 MAKE THE SWITCH TODAY!



Privacy Policy

		DOES FIRST NATIONAL BANK OF PERSONAL INFORMATION?	SOUTH CAROLINA DO WITH
WHY?	law give require	I companies choose how they share your personal information. Federal s consumers the right to limit some but not all sharing. Federal law also us to tell you how we collect, share and protect your personal information. ead 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	• Transaction history
WHAT?		Account balances	 Overdraft history
		Payment history information	Checking account
	When you are no longer our customer, we continue to share your information as described in this notice		
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 First National Bank of South Carolina chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does First National Bank of South Carolina share?	Can you limit this sharing?
For our everyday business purposes –			
Such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes –		Yes	No
To offer our products and services to you		103	140
For joint marketing with other financial companies		Yes	No
For our affiliates' everyday business purposes – Information about your transactions and experiences		No	We don't share
For our affiliates' everyday business pur			
Information about your creditworthiness		No	We don't share
For nonaffiliates to market to you		No	We don't share
Questions? Call 803-		3-496-5011 or go to <u>www.fnbsc.com</u>	
What We Do			
How does First National Bank of	To protect your perso	nal information from unauthorized acce	ss and use, we use security
South Carolina protect my personal	measures that comply with federal law. These measures include computer safeguards and secured files and buildings.		
		er physical, electronic and procedural s o information to those employees for wh	
	We collect your personal information, for example, when you:		
South Carolina collect my personal	Onen an accoun	t •Make a wire transf	er

intormation?				
	Provide account information Show your driver's license			
	Give us your contact information			
	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.			
	•First National Bank of South Carolina has no affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.			
	• First National Bank of South Carolina 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.			
	•Our joint marketing partners include insurance agents.			

First National Bank of South Carolina

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