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FIRST TIME USER
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Privacy Policy

Internet Privacy Policy

We recognize and respect your need for privacy and security as you visit our site. When you visit our site to view any pages, read product information, or use our on-line calculators and tools, you do so without telling us who you are and without revealing any personal information. While we do not collect identifying information about visitors to our site, we do use standard software to collect information for the strict purpose of tracking activity on our site. This allows us to better understand how many people use our site and which pages and features are most popular. The only information we normally collect and store is:

- The name of your Internet service provider.
- The web site that referred you to us (*if any*).
- The date and time the pages were accessed.
- The page or pages you requested.

There are instances where you may elect to provide us with personal information. If you fill out one of our feedback or request forms or send us email, you are transmitting the information that appears to you in the form or the message. This will typically include information like your name, mailing address, email address, the kind of request you are making, and any other information necessary to fulfill your request. You never transmit personally identifying information that you do not enter yourself. And this is always your option; this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization.

When you submit personally identifying information via one of our feedback or application forms, that information is also encrypted, or scrambled, by your browser before it is transmitted back to our web site. This effectively prevents anyone from intercepting and reading any personal information about you. Note that this encryption does not take place if you send us email, but only when you use your web browser with one of our site's forms.

** We reserve the right to change our privacy policy. A revised policy statement will only apply to data collected subsequent to its effective date. Any revisions will be posted at least 30 days prior to its effective date.*

FACTS WHAT DOES FIRST PALMETTO SAVINGS 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 and income • Account Balances and Payment History • Credit History and Credit Scores When you are <i>no longer</i> 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 Palmetto Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Palmetto 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 non-affiliates to market to you	No	We don't share

Sharing Practices

Who is providing this notice?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does FPSB 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 FPSB collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money

	<ul style="list-style-type: none"> • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from other companies, OR We also collect your information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>First Palmetto Bank has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>First Palmetto Bank does not share with nonaffiliates so they 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>First Palmetto Bank doesn't jointly market.</i>
Questions?	Call 1-800-922-7411 or go to www.firstpalmetto.com

