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Online Banking

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Privacy Statement

Rev. 09/2013

FACTS	WHAT DOES FIRST SOUTH 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• Account balances• Payment history	<ul style="list-style-type: none">• Transaction history• Credit history• Employment information
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 South Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		<div>Does First South Bank share?</div> <div>Can you limit this sharing?</div>

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	Yes	No
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 nonaffiliates to market to you <i>Loading depends on your connection speed!</i>	No	We don't share
To limit our sharing Call Toll-free 1-888-993-7664  1-888-993-7664 - our menu will prompt you through your choice(s)		
Please note: 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. However, you can contact us at any time to limit our sharing.		
Questions? Call toll-free 1-888-993-7664  1-888-993-7664 or go to www.firstsouthnc.com		
What We Do		
How does First South 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 First South Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account • Use your credit or debit card • Provide account information • Give us your contact information • Show your driver's license 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 <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 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.	

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>Our affiliates include:</i> • <i>Financial companies such as: First South Leasing</i>
Nonaffiliates	<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 South 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>Our joint marketing partners include Elan Financial Services.</i>
Other Important Information	
Acknowledgment of Receipt	

Date

Date

Manage your marketing and information-sharing privacy choices

