

IMPORTANT: Keep this notice for your records so you can refer back to it during the year. An online copy can also be found at www.eheritagebank.com. MEMBER FDIC

FACTS	What does Heritage Financial Group, Inc., including HeritageBank of the South (hereinafter collectively known as “Heritage”) 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 • Credit History • Account Balances • Transaction History • Assets • Income • 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 Heritage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage share?	Can you limit this sharing?
For everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or respond to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
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 credit worthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For our non-affiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Call 229.420.0000 or 800.227.7989 — ask to speak with a service representative. • Mail in the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit sharing. When you are no longer our customer, we may continue to share your information as described in this notice.</p>
Questions?	Call 229.420.0000 or 800.227.7989 or visit a HeritageBank of the South location.

Mail-in Form

Do **NOT** share my personal information for either of the following:
 a. Heritage marketing purposes, or
 b. Joint marketing with other financial companies

<p>If you have a joint account, your choice will apply to everyone on your account.</p>	Name: _____
	Address: _____
	City: _____ State: _____ Zip: _____
	Account # ('s): _____

Who we are	
Who is providing this notice?	Heritage Financial Group, Inc. including HeritageBank of the South (hereinafter collectively known as "Heritage")
What we do	
How does Heritage 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 secure files and buildings.
How does Heritage collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> • Open An Account • Apply For A Loan • Enter Into An Investment/Advisory Contract • Make A Wire Transaction • Make Deposits or Withdrawals from your Account OR We also collect your personal information from others, such as credit bureaus 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 non-affiliates 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 the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Heritage does not share with affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> • Heritage does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between financial companies that together market financial products and services to you. Our joint marketing partners include: <ul style="list-style-type: none"> • Insurance Companies • Credit Card Companies

2014 FEE SCHEDULE

Below is a list of HBOS fees. Please review as some have changed. Any changed or new fees are printed in **bold**. These fees are effective **May 1st, 2014**. If you have any questions, call us at 800-227-7989 or visit the branch nearest you.

Overdraft Service Fees

Consumer Accounts

NSF-Paid Overdraft Fee (up to 6 per day)	\$29.00
NSF-Returned Item Fee (up to 6 per day)	\$29.00
<i>Applies to checks, drafts, ATM, POS, ACH or any other withdrawal that could overdraw the account by \$10 or more.</i>	

Business Accounts

NSF-Paid Overdraft Fee	\$35.00
NSF-Returned Item Fee	\$35.00
<i>Applies to checks, drafts, ATM, POS, ACH or any other withdrawal that could overdraw the account by \$10 or more.</i>	

Additional Overdraft Service Fees

Overdrawn Account Fee (per day after 5 days overdrawn)	\$1.00
<i>Applies to all Savings and Money Market Accounts.</i>	

Chargeback Fee

Overdraft Collection Fee	\$10.00
Overdraft Transfer Fee (per transaction)	\$30.00
Redeposit Fee	\$8.00

Safe Deposit Box Fees

2 x 5 Box (annual fee)	\$15.00
3 x 5 Box (annual fee)	\$25.00
5 x 5 Box (annual fee)	\$40.00
3 x 10 Box (annual fee)	\$50.00
5 x 10 Box (annual fee)	\$70.00
7 x 10 Box (annual fee)	\$75.00
10 x 10 Box (annual fee)	\$80.00
Rental Late Fee (past due 30 days)	\$20.00
Drilling of Box Fee	\$125.00
Replacement Key Fee (1 key)	\$25.00

Foreign Monetary Fees

Canadian Item Fee	\$25.00
Foreign Item (non Canadian) Fee	\$40.00
Canadian or Foreign Return Item Fee	\$45.00
Foreign Currency Order Shipping Fee	\$20.00
More Information Available Upon Request	

Currency Processing Services

Coin Counting Machine	8% of coin counted
Currency & Coin Processing (Deposited/Supplied)	\$0.10 per \$100.00

Night Deposit Services

Night Deposit Replacement Key (per key)	\$25.00
Night Deposit: Disposable Bags (per bag)	\$0.50

Checks and Check Printing

Check Printing (fee depends on style of check)	Varies
Travelers Check Fee (per \$100)	\$2.00
Travelers Checks for Two Fee (per \$100)	\$2.50
Cashier's Check Copy Fee	\$5.00
Cashier's Check Fee	\$8.00
Counter Checks (package of 10)	\$5.00
Check Copy Fee (per copy)	\$6.00

ATM/Check/Pre-paid Cards

Foreign ATM Transaction/Inquiry Fee (Nonproprietary)	\$2.50
ATM/CheckCard Replacement Fee	\$5.00
ATM/CheckCard PIN Replacement Fee	\$5.00
International ATM Transaction	\$5.00
International Service Assessment	3% of transaction amount in U.S. dollars

Other Account Fees

Account Research Fee (per hour)	\$30.00
Account Confirmation Fee	\$30.00
Account Reconciliation Fee (per hour)	\$30.00
ACH Block Setup Fee (additional \$5.00 per month)	\$35.00
Collection Item Fee	\$100.00
Return Mail Fee	\$10.00
<i>Three charges per rolling 12 month period per mail item returned for insufficient or bad address</i>	
Early Closure Fee (if account closed within 90 days of opening)	\$25.00
Garnishment Fee/Tax Levy Fee	\$125.00
Inactive/Dormant Account Fee	\$60.00
IRS Notification of Invalid TIN/SSN (per account/per year)	\$100.00
Statement Copy Fee (per statement)	\$6.00
Stop Payment Fee	\$35.00
Commercial Sweep Fee (per month)	\$125.00
Superior Court Garnishment Fee	\$200.00
Subpoenas on CD (plus \$30.00 per hour research fee)	\$10.00
Sweep Fee (per month)	\$125.00

Wire Transfers

Domestic Incoming Wire Fee (per transfer)	\$15.00
Domestic Outgoing Wire Fee (per transfer)	\$20.00
International Wire Fee (In or Out - per transfer in US Dollars)	\$44.00
International Wire Fee (In or Out - per transfer in Foreign Currency-FX)	\$40.00