

FACTS**WHAT DOES HIGH POINT 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:

- Social Security number, income and employment information
- Account balances, transactions and payment history
- Credit history and assets

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 High Point Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does High Point 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	Yes	Yes
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 our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

To limit our sharing

Call toll free 800.881.9115 or 336.881.3400.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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 800.881.9115 or 336.881.3400.

Who we are

Who is providing this notice?

High Point Bank, High Point Bank Corporation and HPB Insurance Group, Inc.

What we do

How does High Point 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.

How does High Point Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or provide identification
- Deposit money or use your debit card
- Apply for a loan

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.

What happens when I limit sharing for an account I hold jointly with someone else?

We will treat an opt out direction by one joint accountholder as applying to all of the joint accountholders.

Definitions

Affiliates

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

- High Point Bank's affiliate is HPB Insurance Group, Inc.

Nonaffiliates

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

- High Point Bank's nonaffiliates include direct marketing companies, product and service providers and mortgage companies.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- High Point Bank's joint marketing partners include financial and investment companies.