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Online Banking

Credit Card Login

Apply Online

Order Gift Cards

Re-Order Checks

Careers

News

Foreclosures

About Us

Investor Information

Site Index

[Home](#) → [Privacy Policy](#)

Horry County State Bank Privacy Policy Notice

**ARE YOU GETTING
THE MOST OUT OF
YOUR FINANCIAL
RELATIONSHIP?**

OUR PRIVACY POLICY

Rev. 12/2010

	What does Horry County State 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Income • Account Balances • Payment History • Transaction History • Credit History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Horry County State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Horry County State 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 the credit bureaus.	Yes	No

For our marketing purposes - To offer products and services to you	No	We Don't Share
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 purposes - information about your creditworthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Questions?	Call (843) 716-4272 or go to www.hcsbaccess.com
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What We Do	
How does Horry County State Bank protect my personal information?	<p>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.</p> <p>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.</p>
How does Horry County State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Pay Your Bills • Apply for a Loan • Make desoposits or withdrawals from your account • Provide account information <p>We also collect your personal 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 nonaffiliates 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>Horry County State Bank does not share with our affiliates.</i>
	Companies not related by common ownership or control. They

Nonaffiliates	<p>can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Horry County State 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 private label credit card issuers.</i>

Privacy Model Disclosure - VMP Bankers ® Systems - Wolters Kluwer Financial Services © 2010 - PRIV-MODEL 8/1/2010
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Please be advised that neither this institution nor its service providers will request your personal information, request your access ID, or your passcode via e-mail or telephone. If you are contacted by anyone requesting this information, please contact us immediately at one of the following:

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