

## **Privacy Policy**

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## WHAT DOES METRO 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 notion 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 and Income
- Account Balances and Transaction History
- Payment History and Checking Account Information

When you are no longer 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 Metro Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Metro 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	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions? Call 770-489-4443 or go to metrobankga.com

Who we are
Who is providing this notice? Metro Bank 9340 The Landing Drive- Douglasville, GA 30135

What we do	
How does Metro Bank protect my	To protect your personal information from unauthorized access and use, we use security
personal information?	measures that comply with federal law. These measures include computer safeguards and
	secured files and buildings.
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How does Metro Bank collect my personal information?	We collect your personal information, for example, when you:  • Open an account or apply for a loan  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  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 unless you tell us otherwise.

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Metro Bancshares, Inc.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
1	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		

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