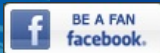




Our new Huntsville location is now open!
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Just 2 blocks south of Huntsville Hospital.



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FACTS

WHAT DOES PREMIER BANK OF THE SOUTH 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 and Credit History
- Account Balances and Wire Transfer Information
- Payment Information 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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Premier Bank of the South chooses to share; and whether you can limit this sharing.

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

Who we are

Who is providing this notice? Premier Bank of the South




What we do

How does Premier Bank of the South 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 Premier Bank of the South collect my personal information? We collect your personal information, for example, when you

- open an account or give us your income information
- apply for a loan or make a wire transfer
- show your government-issued ID; show your driver's license

	we also collect your personal information from others; such as credit bureaus or other companies.
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 or nonfinancial companies.</p> <ul style="list-style-type: none"> • Premier Bank of the South has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • N/A
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"> • Premier Bank of the South does not jointly market.
Questions?	Call 256-737-9900 or go to www.premierbankofthesouth.com

<p><u>Main Numbers</u></p> <p>Phone: 256-737-9900 Telephone Banker: 256-739-1661</p>	<p><u>Madison / Huntsville Numbers</u></p> <p>Phone: 256-461-8026 Telephone Banker: 256-772-8856</p>	<p><u>Office Hours</u> <u>(Addison Closed Wednesdays)</u></p> <p>8:00AM - 5:00PM Monday-Friday 8:00AM - 12:00PM Saturday</p>	  
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