

...Sound Thinking. Solid Results.

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FACTS	WHAT DOES SOUND 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 Payment history Credit scores Overdraft histroy Checking account information When you are <i>no longer</i> 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 SOUND BANK chooses to share; and whether you can limit this sharing.		

	Does SOUND 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	We Don't Share
For joint marketing with other financial companies	No	We Don't Share
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 our nonaffiliates to market to you	No	We Don't Share
QUESTIONS? Call (252)727-5558 or go to w	www.soundbanking.com	

Who is providing this notice? SOUND BANK means Sound Banking Company To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer How does SOUND BANK protect my personal information? safeguards and secured files and buildings. 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. How does SOUND BANK We collect your personal information, for example, when you collect my personal Open an account information? • Provide employment information Provide account information
Give us your contact information Show your driver's license 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

	snaring for attiliates' everyday business purposes – information about your creditworthiness affiliates from using your information to market to you sharing for non-affiliates to market you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • SOUND BANK has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • SOUND BANK does not share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • SOUND BANK does not jointly market.

