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PRIVACY POLICY

FACTS	WHAT DOES SOUTHERN BANK & TRUST 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• Account balances and Account Transactions• Credit history and Checking account information <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 Southern Bank & Trust chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Southern Bank & Trust 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		NO	WE DO NOT SHARE
For our affiliates' everyday business purposes—information about your transactions and experiences		NO	WE DO NOT SHARE
For our affiliates' everyday business purposes—information about your creditworthiness		NO	WE DO NOT SHARE
For nonaffiliates to market to you		NO	WE DO NOT SHARE
Questions?	Call 706-754-0001		
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What we do			
How does Southern Bank &		To protect your personal information from	

Trust 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 Southern Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or Apply for a loan • Make deposit or withdrawals from your account • Use you debit card or Pay us by check
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
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Southern Bank & Trust has no affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Southern Bank & Trust does not share with nonaffiliates so they can market to you.
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"> • Southern Bank & Trust does not jointly market.
Other important information	



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