

[Home](#) | [Privacy Policy](#)

Online Banking

- [Personal Accounts](#)
- [Business Accounts](#)
- [eStatement FAQ](#)

CD Rates

Minimum Opening Deposit **1,000.00**
 Term **12 months**
 Interest Rate **0.50%**
 Annual Percentage Yield **0.50%**
 Annual Percentage Yield is effective as of April 23, 2014.
 Rates are subject to change. A penalty may be imposed for early withdrawal.



New City President at SGBC

South Georgia Banking Company (SGBC) recently named Chuck Bannister as City President for the bank's Moultrie location. Bannister, a Moultrie native, graduated from Valdosta State University with a degree in management. He has been in the banking industry for 30 years and with SGBC for 14 years as a Senior Vice President. [Read more.](#)

Privacy Policy

Rev. 6/13

FACTS	WHAT DOES SOUTH GEORGIA BANKING COMPANY 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: <ul style="list-style-type: none"> ■ Social Security number and account balances ■ credit history and payment history ■ transaction history and overdraft history 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 South Georgia Banking Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SGBC 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 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 non-affiliates to market to you	NO	We don't share

Questions?	Call 229-382-4211 or go to www.sgbconline.com
-------------------	---

Who we are	
Who is providing this notice?	SOUTH GEORGIA BANKING COMPANY

What we do	
How does South Georgia Banking Company 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.
	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ apply for a loan or make deposits or withdrawals from your

<p>How does South Georgia Banking Company collect my personal information?</p>	<p>account</p> <ul style="list-style-type: none"> ■ open an account or give us your income information ■ give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>South Georgia Banking Company does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>South Georgia Banking Company does not share with non-affiliates so they can market to you.</i>
<p>Joint marketing</p>	<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>South Georgia Banking Company doesn't jointly market.</i>

Member FDIC.

Access FDIC's [Electronic Deposit Insurance Estimator](#)

NOTICE: South Georgia Banking Company is not responsible for and has no control over the subject matter, content, information, or graphics of the web sites that have links here. Please [contact us](#) with any concerns or comments.

© 2014 South Georgia Banking Company. All rights reserved. Website powered by [ProfitStars](#).