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ONLINE BANKING

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Personal Online Banking

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FACTS	WHAT DOES SPIVEY STATE BANK DO WITH YOUR PERSONAL INFORMATION? Rev 12/2013
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 Payment history and Transaction history Account transactions and 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 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 Spivey State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Spivey State 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	YES	NO
For joint marketing with other financial companies	YES	NO
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 you	NO	We don't share

Questions

 Call 478-237-6619

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What we do	
How does Spivey State Bank 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 use cookies only to help identify users.
How does Spivey State	We collect your personal information, for example when you:

<p>How does Spivey State Bank collect my personal information?</p>	<p>We collect your personal information, for example when you:</p> <ul style="list-style-type: none"> • Open an account or Show your government-issued ID • Apply for a loan or Pay us by check • Make deposits or withdrawals from your account <p>We also collect personal information from others, such as credit bureaus 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 law 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>Spivey State Bank does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include direct marketing companies, credit bureaus and check printers.</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>Our joint marketing partners include credit card companies and check printers.</i>

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CONTACT US | PRIVACY POLICY | DO NOT CALL POLICY

Spivey State Bank
211 North Main Street
Swainsboro, GA 30401

Phone: (478) 237-6619 || Fax: (478) 237-4887
Customer Service Center: (877) 753-9224
Lost Debit Card: (800) 554-8969

