

FACTS**WHAT DOES STATE BANK AND TRUST 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:

- Social Security number and income
- Account balances and overdraft history
- Credit history and payment history

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 State Bank and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank and 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Visit any State Bank and Trust Company office
- Complete and return the Opt-out form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800.414.4177, visit your local State Bank branch or contact us at www.statebt.com

Opt-Out Form

Complete and return this section ONLY if you wish to opt-out of our information sharing. Please write legibly so we can honor your opt-out request.	Mark any/all you want to limit: ___ Do not share my personal information for the banks marketing purposes, joint marketing with other financial companies or with nonaffiliates to market their products and services to me.
	Name
	Address
	City, State, Zip
	Account #
Mail To:	STATE BANK AND TRUST COMPANY ATTN: DEPOSIT OPERATIONS P.O. BOX 4748, MACON, GA 31208

Who we are

Who is providing this notice?

This disclosure relates to the information practices of State Bank and Trust Company, a subsidiary of State Bank Financial Corporation.

What we do

How does State Bank and 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 State Bank and Trust collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Make deposits or withdrawals from your account
- Pay your bills online or use your ATM/Debit Card

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

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *State Bank and Trust Company is affiliated with State Bank Financial Corporation. State Bank and Trust Company does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *State Bank and Trust Company shares information with nonaffiliates only when mandated or permitted by law.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include Elan Financial Services which provides credit card products and other direct marketing companies*