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Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. State Bank of Georgia does not share with our affiliates.				
Non- affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. State Bank of Georgia 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. State Bank of Georgia does not jointly market.				



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