

Privacy Policy

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

Privacy Policy

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| FACTS | WHAT DOES SURREY 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? | 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 Credit history ■ Credit scores and Risk tolerance |
| 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 Surrey Bank & Trust chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Surrey Bank & Trust share? | Can you limit this sharing? |
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| 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 | No | We don't share |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | Yes |
| For our affiliates' everyday business purposes – information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | No | We don't share |

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| To limit our sharing | <ul style="list-style-type: none"> ■ Call (336) 783-3910 ■ Complete the form below and return to any Surrey Bank & Trust or subsidiary office ■ Mail the Opt-Out form. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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.</p> |
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| Questions? | Call (336) 783-3910 or email surreybank@surreybank.com |
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Who we are

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| Who is providing this notice? | Surrey Bank & Trust, its wholly-owned subsidiaries, SB&T Insurance, Surrey Investment Services, Inc., and Freedom Finance, and Surrey Bancorp. |
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What we do

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| How does Surrey Bank & 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. |
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| How does Surrey Bank & Trust collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your debit card |
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| Collect my personal information? | <p>— See your credit score</p> <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account(s). |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include Surrey Bancorp, SB&T Insurance, Surrey Investment Services, Inc., and Freedom Finance.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ <i>We do not share with nonaffiliates so they can market to you.</i> |
| 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"> ■ <i>We do not joint market.</i> |
| Other Important Information | |
| Surrey Bank & Trust is incorporated in North Carolina, and does business in North Carolina and Virginia. North Carolina and Virginia laws do not provide any additional rights to limit sharing. | |