

Online Banking

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FACTS	WHAT DOES FRIENDSHIP STATE BANK DO WITH YOUR PERSONAL INFORMATION? REVISED: 10/2013
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 Credit History • Checking Account Information and Overdraft History • Wire Transfer Instructions and Payment History • Account Balances and Employment History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 FRIENDSHIP STATE BANK chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FRIENDSHIP 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	No	We don't share
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 nonaffiliates to market to you	No	We don't share

Questions?	Call (877) 667-5101 or go to www.friendshipstatebank.com
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What We Do	
How does FRIENDSHIP 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit employee access to information.
How does FRIENDSHIP STATE	We collect your personal information, for example, when you

<p>FRIENDSHIP STATE BANK collect my personal information?</p>	<ul style="list-style-type: none"> ● Open an Account ● Apply for a Loan ● Deposit Money ● Pay your Bills ● Use your Debit Card ● Make a Wire Transfer ● Give us your Contact Information ● Show your Driver's License <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"> ● FRIENDSHIP STATE BANK does have one affiliate, which is <i>Friendship Insurance.</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"> ● FRIENDSHIP STATE BANK does not share with nonaffiliates so they can market to you.
<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"> ● FRIENDSHIP STATE BANK does jointly market with the <i>Walt Lunsford Financial Advisory Group of Raymond James & Associate.</i>

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The Friendship State Bank

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