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**ONLINE BANKING**

Personal: Sign Up | Demo  
Business: Sign Up

Personal Online Banking

Starting Page:

Accounts Summary

Business Online Banking

Access ID:

Login

| FACTS | WHAT DOES PEOPLES BANK DO WITH YOUR PERSONAL INFORMATION? <span style="float: right;"><small>Rev 12/2013</small></span>  |
|-------|--|
| 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? | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Social Security number and Account Balances</li> <li>Payment history and Transaction history</li> <li>Account transactions and Checking account information</li> </ul> <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 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 Peoples Bank chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information   | Does Peoples Bank Share? | Can you limit this sharing? |
|--|--------------------------|-----------------------------|
| <b>For our everyday business purposes -</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES                      | NO                          |
| <b>For our marketing purposes -</b><br>to offer our products and services to you   | YES                      | NO                          |
| <b>For joint marketing with other financial companies</b>  | YES                      | NO                          |
| <b>For our affiliates' everyday business purposes -</b><br>information about your transactions and experiences   | NO                       | We don't share              |
| <b>For our affiliates' everyday business purposes -</b><br>information about your creditworthiness   | NO                       | We don't share              |
| <b>For our nonaffiliates to market you</b>   | NO                       | We don't share              |

Questions

 Call 770-483-7200

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| What we do  |   |
|---|---|
| <b>How does Peoples Bank protect my personal information?</b> | 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. |

|  |   |
|--|---|
| <p><b>How does Peoples Bank collect my personal information?</b></p> | <p>We collect your personal information, for example when you:</p> <ul style="list-style-type: none"> <li>• Open an account or Show your government-issued ID</li> <li>• Apply for a loan or Pay us by check</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect personal information from others, such as credit bureaus or other companies.</p>                                     |
| <p><b>Why can't I limit all sharing?</b></p>                         | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p> |

| Definitions                   |   |
|-------------------------------|---|
| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Peoples Bank does not share with our affiliates.</i></li> </ul>   |
| <p><b>Nonaffiliates</b></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"> <li>• <i>Nonaffiliates we share with can include direct marketing companies, credit bureaus and check printers.</i></li> </ul> |
| <p><b>Joint Marketing</b></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"> <li>• <i>Our joint marketing partners include credit card companies and check printers.</i></li> </ul>         |

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Conyers, Georgia 30013  
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Customer Service Center: (877) 753-9224  
Lost Debit Card: (800) 554-8969

