

Privacy Policy

Rev.11/2013

FACTS	WHAT DOES VANTAGESOUTH BANK 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?	<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"> • Social Security number and account transactions • Account balances and transaction history • Payment history and credit history <p>When you are no longer 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 VantageSouth Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VantageSouth 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 - with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
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 888-843-2265 or go to www.VantageSouth.com		

Who we are	
Who is providing this notice?	VantageSouth Bank
What we do	
How does VantageSouth 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. Confidentiality is a key part of providing quality financial services. Your trust in VantageSouth Bank is the foundation of our business.
How does VantageSouth Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or provide account information • apply for a loan or provide your mortgage information • give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only

	<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 you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other Important Information" below.</p>
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 financial companies such as Piedmont Community Bank Holdings, Inc., VantageSouth Bancshares Inc., and title insurance agencies.</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>VantageSouth Bank does 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>Our joint marketing partners include financial service companies and credit card companies.</i>
Other Important Information	
State Privacy Laws: We also comply with state privacy laws to the extent they apply.	

