

I. Definitions.

“We”, “our”, “us”, and “the Bank” means South Georgia Banking Company and its affiliates.

“Policy” means this Online Privacy Policy.

“Online platforms” shall mean our website and mobile applications.

“You” and “your” means you, the individual(s) or entity accessing our online platforms subject to the stated guidelines found in this Policy.

II. Our Online Privacy Practices

This Policy applies to use of online services owned and/or controlled by South Georgia Banking Company, including but not limited to our online platforms.

As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you information about other services. This Policy details how we may collect, share, and use information about you based on your interaction with our online platforms, advertisements, third-party websites and South Georgia Banking Company branded social media accounts and the choices you can make about how your information is collected and used. This Policy applies to information collected online only. By using or accessing our online platforms, you confirm your agreement to the terms and conditions of this Policy in effect at that time and consent to our use of cookies and like technologies.

As you review this Policy, please be aware of the following:

- Personal information that you share on South Georgia Banking Company-managed social media accounts, such as Facebook, Twitter, Instagram, LinkedIn, and/or YouTube, are subject to the privacy policies and terms of use of those platforms, respectively. Please refer to those policies before posting any content to those pages. Please do not provide personal information to South Georgia Banking Company through public social media pages.
- Our online platforms are not intended for children under the age of 13. We do not knowingly collect personal information from individuals under the age of 13 without parental consent. To learn more about the Children’s Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission’s website at <https://www.ftc.gov/>.
- This Policy supplements, but does not replace, our Digital Banking Terms of Use for South Georgia Banking Company online platforms. In the event of a conflict between the terms of this Policy and Digital Banking Terms of Use, the terms of this Policy will govern and control with respect to matters addressed in this Policy.

To ensure information remains confidential, South Georgia Banking Company uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit from our online platforms. When using South Georgia Banking Company online platforms, you are accessing your account information using a secured connection and the transfer of your account data from our host system to your personal computer is encrypted.

III. What Information We Collect:

A. PERSONAL INFORMATION

When you visit our online platforms, we collect personal information that you provide, including in our forms, applications, surveys and other online fields. This information may include your name, mailing or email address, telephone number(s), customer number(s) and other personal information you may provide. If you have a financial product or service with us for personal, family, or household purposes, we will share and use information we collect from or about you in accordance with our Privacy Notice available on our website.

B. NON-PERSONAL INFORMATION

South Georgia Banking Company and service providers acting on our behalf may also collect non-personal information from your use of our online platforms. This information may include your IP address, browser and/or device information, including location information, if enabled on your device, type of operating system you are using, information about the site or advertisement that brought you to our online platforms, and the parts of our online platforms that you visit.

C. HOW WE COLLECT INFORMATION

We collect information through various methods, including the information you provide directly to us on our online platforms, information collected through third parties, as described below, and in an automated fashion, through your browser, cookies, pixel tags, clear gifs, web beacons, flash cookies, and other technologies.

Pixel tags, clear gifs, web beacons and flash cookies are transparent tags that are placed on a website, email or other message and are used to measure the actions of the visitor opening the page that contains the clear gifs and allow us to evaluate the effectiveness of our communications, detect and prevent fraud, and advertise.

A cookie is a small piece of information that a website stores directly on the computer you are using. Cookies may contain a variety of information from a simple count of how often you visit a website to information which allows customization of a website for your use. South Georgia Banking Company uses cookies to gather data about the usage of our website and to ensure that you have access to your account information. Anytime a cookie is used, personal information is encrypted for our use only and is protected from third party access (a cookie cannot be read by a website other than the one that sets the cookie).

D. THIRD-PARTY INFORMATION

South Georgia Banking Company contracts with advertising companies to advertise our products and services on third-party websites and mobile applications. We may use other information we collect as described above to assist these advertising companies in selecting which of our advertisements and offers may appeal to you. Please visit the third-party websites and mobile application for their privacy policies. We may also collect information about you from other online and offline sources, including credit reporting agencies and other third-party sources as permitted by law.

IV. How We Use Information

The information South Georgia Banking Company collects from and about you is used to increase your service and experience on our online platforms. We may use your information:

- To process your requests, transactions, applications and inquiries.
- To verify your identity using location-based data.
- To allow you to apply for products or services (e.g., to prequalify for a mortgage, open a checking account or other financial product) and evaluate your eligibility for such products or services.
- To provide you with updates on your accounts, products and services, such as changes to terms, conditions or policies.
- To inform you about important information regarding products or services for which you apply or may be interested in applying for, or in which you are already enrolled.
- To monitor website usage and/or performance, improve customer experience on our website, ensure technological compatibility with visitors' computers or other electronic or mobile devices, or to conduct aggregate analyses on usage patterns.
- To perform analytics concerning your use of our online services, including the pages and advertisements you view utilizing Google Analytics and/or other third-party tools.
- To deliver advertising to you directly or on third-party websites.
- To allow you to access your online accounts.
- To recognize you when you return to our online platforms.
- For risk control, for fraud detection and prevention, and to increase security of our online services.
- To provide you with personalized offers and customize your experience with South Georgia Banking Company; and
- To comply with applicable legal requirements.

V. How We Share Information

If you are a South Georgia Banking Company customer, we may share personal information that we collect about you with our service providers, affiliates, joint marketers, and non-affiliates in accordance with our Privacy Notice available on our online platforms. The South Georgia Banking Company Privacy Notice does not apply to business or commercial customers.

Service Providers, Affiliates or Joint Marketers. We may disclose certain personal and non-personal information we collect from your use of our online platforms to companies that perform services on our behalf, including those who assist us in processing transactions, preparing and mailing statements, and responding to user inquiries. In addition, we may disclose that information to service providers that perform marketing services for us and to financial institutions with whom we have joint marketing agreements.

Non-Affiliates. We may disclose information about you to Non-Affiliates as required or permitted by law, such as to comply with a subpoena and/or legal order, respond to discovery and other inquiries from government authorities or defend legal actions.

VI. Your Choices

Your browser may allow you to choose to not have your activities tracked by adjusting your browser's cookie settings or permanently using a browser plugin. Note, if you choose to reject cookies, you may not be able to access your accounts online with South Georgia Banking Company. Therefore, if you set your browser options to disallow cookies, you may limit the functionality we can provide when you visit our online platforms.

We or our third-party advertising service providers may use certain information about your online activities, such as websites visited and search key words entered, to help determine which of our advertisements may be of interest to you. If you would like more information about how Google uses data through Google Analytics, and how you can set your preferences for how Google advertises to you, please follow the links below.

[How Google Uses Information from Sites or Apps that use Google Services](#)

[Google Analytics Terms of Service](#)

We or our third-party service providers may also associate the information that we collect online to recognize you and associate your devices with each other in order to provide you with seamless access and to customize your user experience on our online platforms across your devices. If you prefer not to receive targeted advertising based on your use of South Georgia Banking Company' sites and products, you can opt out of some network advertising programs that use your information. Many network advertising programs also allow you to manage the interest categories as they apply to your online browsing activities. For information about your choices to opt-out of targeted online advertising click here:

<http://www.aboutads.info/choices/> or

<https://www.networkadvertising.org/choices/>

Please remember that even if you opt out of targeted advertising, you may still see our advertisements when you are browsing online. However, the advertisements may not be tailored to you and your interests.

VII. Third-Party Sites

South Georgia Banking Company may provide links to other organizations' websites. These links are provided as a service to you, our customer. South Georgia Banking Company is not responsible for the content of these other organizations' websites. We do not guarantee or endorse any of the content in these links. The privacy and security policies on these links may differ from those published and practiced on our online platforms. Please note that when you leave our online platforms and visit a third-party site, your visit is governed by the privacy policies and practices of that website, and not South Georgia Banking Company' policies. We encourage you to read the privacy policies of all websites you visit, especially before providing any personal non-public information.

VIII. How to Protect Your Personal Information

It is important that you protect your personal information. If you access your account thru either of our online platforms or our call-center, we may need to verify your identity by using your personal information. We will never request personal information, such as social security number, account numbers, PINs, or passwords, by email or texts.

Regular email is not secure. You should never provide information that is sensitive or confidential such as your social security number, account number, or PIN through unsecured email.

If you receive an email, call, or text message asking for your personal information that appears to be from South Georgia Banking Company, please contact us at (888) 782-4211 to report the suspicious activity.

IX. Changes to this Policy

This Policy is effective as of January 24, 2023. We may periodically change this Policy from time to time. When we make changes to this Policy, we will update this site. Please review this Policy periodically. Changes to this Policy are effective as soon as they are published on this site. You acknowledge and agree that any changes we make are binding on you as of the effective date we dictate, but in any event your use and access of our online platforms on or after the effective date constitutes your affirmative acceptance of such changes.

X. Contact Us

If you have any questions about this Policy or the practices of our site, please contact us at (888) 782-4211.