

FACTS**WHAT DOES SOUTH GEORGIA BANKING COMPANY 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:

- Social Security number and account balances
- credit history and payment history
- transaction history and overdraft history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 South Georgia Banking Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does SGBC 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

YES

NO

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 non-affiliates to market to you

NO

We don't share

Questions?

Call 229-382-4211 or go to WWW.SGBCONLINE.COM

Who we are	
Who is providing this notice?	SOUTH GEORGIA BANKING COMPANY
What we do	
How does South Georgia Banking Company 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.
How does South Georgia Banking Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan or make deposits or withdrawals from your account ■ open an account or give us your income information ■ give us your contact information <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?	<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 non-affiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>South Georgia Banking Company does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>South Georgia Banking Company does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>South Georgia Banking Company doesn't jointly market.</i>
Other important information	