

**FACTS**

WHAT DOES ATLANTIC COAST 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?**

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 employment information
- Account transactions and credit history
- Income and assets

**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 Atlantic Coast Bank chooses to share, and whether you can limit this sharing.

**Reasons we can share your personal information****Does Atlantic Coast Bank Share?****Can you Limit This Sharing?****For our everyday business purposes –**

Such as to process your transactions, maintain your accounts, 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**

Yes

Yes

**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**

Yes

Yes

**To limit our sharing**

Mail the form below

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800.342.2824 or visit us at [www.atlanticcoastbank.net](http://www.atlanticcoastbank.net)

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below

Apply my choices only to me

Mark any opt-out choice and we will limit all:

- Do not share my personal information to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Account Number(s)

**Mail to:**

Atlantic Coast Bank  
P.O. Box 1256  
Waycross, GA 31502  
Attn: Deposit Operations

### Who we are

<b>Who is providing this notice?</b>	Atlantic Coast Bank
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### What we do

<b>How does Atlantic Coast 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. Atlantic Coast Bank regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.
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<b>How does Atlantic Coast bank collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>•open an account or deposit money</li> <li>•apply for a loan or provide employment information</li> <li>•give use your employment history</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing.
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account – unless you tell us otherwise.
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### Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>•Atlantic Coast bank has no affiliates</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>•Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations</li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>•Our joint marketing partners include financial and investment companies, credit card companies and insurance companies.</li> </ul>