

COASTAL STATES BANK AND HOMEOWNERS MORTGAGE ENTERPRISES, INC.

Privacy Notice

Your Privacy and Security are Our Priority. At CoastalStates Bank and its subsidiary mortgage company, Homeowners Mortgage Enterprises, Inc., our goal is to protect the privacy of your personal information. We are aware that you have entrusted us with your financial information and accounts, and also have shared personal information with us. The security and privacy of your personal information are our priority.

Our Collection and Use of Information. We collect personal information about you from some or all of the following sources:

- Information we receive from you on applications or other loan forms, such as your name, address, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, participation in transactions and parties to transactions.
- Information we receive from third parties in order to establish your relationship with us, such as credit reports and income verification.

How We Use Information. We collect only the information necessary to deliver quality products and services to our customers. We use the information collected to protect and administer your records, accounts and funds, to comply with certain laws and regulations, and to help us design, deliver and improve our products and services.

If you decide to close your account(s) or become an inactive customer, we will continue to follow the privacy policies and practices as described in this notice with respect to your information.

Sharing of Information with Non-Affiliated Companies. We are permitted under law to disclose information we collect about you to other third parties in certain circumstances. In order to complete transactions or provide the services you request, we may use the services of selected non-affiliated third parties. We use these external service providers for the purpose of supporting the financial products and services we provide to you. For example, we provide information to title companies and appraisers for the purpose of obtaining a mortgage loan for you.

We provide non-affiliated third parties with only the information necessary to carry out their contracted responsibilities. When we share information with non-affiliated third parties, we hold all such parties to the same or higher standards as we do ourselves with respect to privacy of your information.

We do not sell, rent or share information about current or former customers with non-affiliated third parties, except as described above.

Sharing of Information With Affiliates. The law allows us to share with our affiliates any information about our experiences or transactions with you (such as your account balance and payment history). We also may share additional information about you or your account (such as information we receive from you in applications and information from credit reporting agencies) with affiliates.

By sharing information about your accounts and relationships with our affiliates, we can improve your experience with our organization and serve you more efficiently. For example, if you have opened a checking account with CoastalStates Bank and wish to apply for a mortgage loan with Homeowners Mortgage, CoastalStates Bank may share information you have provided to it with Homeowners Mortgage. This could save you time in processing your loan application since you may not need to provide duplicate information.

If you wish to limit our disclosure of your personal information that does not relate solely to our experiences or transactions with you, you may notify us in the manner described at the end of this notice.

Sharing of Information with Affiliates for Marketing Purposes. The law gives you the right to limit some but not all marketing from CoastalStates Bank and Homeowners Mortgage. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our companies.

You may limit either CoastalStates Bank or Homeowners Mortgage from marketing their products or services to you based on your personal information that they receive from each other. This information includes your income, your account history, and your credit score.

Your choice to limit marketing offers from CoastalStates Bank and Homeowners Mortgage will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that

will allow you to continue to limit marketing offers from CoastalStates Bank and Homeowners Mortgage for at least another 5 years.

To limit marketing offers, you may notify us in the manner described at the end of this notice.

Internal Confidentiality Policy. Our employees are responsible for adhering to strict confidentiality standards that are designed to protect your personal and financial information. This requirement ensures your privacy by controlling access to your information and restricting the use of it. Confidentiality standards and information access controls are reviewed and updated regularly to ensure your privacy.

How To Limit Disclosures. If you prefer that we limit disclosures of personal information about you, as described in this notice, please contact us:

- By telephone: 1-843-341-9900; or
- By the Web: www.coastalstatesbank.com; or
- By mail: By completing the form below and sending the form to CoastalStates Bank, PO Box 4800, Hilton Head Island, SC 29938

_____ Do not allow CoastalStates Bank and Homeowners Mortgage to share my personal information that does not relate solely to my experiences or transactions.

_____ Do not allow CoastalStates Bank and Homeowners Mortgage to use my personal information to market to me.

Name

Address

City

State

Zip Code

Date

Signature



COASTALSTATESBANK

P.O. Box 4800
Hilton Head Island, SC 29938

**COASTALSTATES BANK AND
HOMEOWNERS MORTGAGE
PRIVACY STATEMENT INSIDE**



COASTALSTATESBANK

Local. And Proud Of It.®

COASTALSTATES BANK

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Homeowners Mortgage Locations:

Corporate Office:

2530 Devine Street • Columbia, SC 29205 • (803) 765-9037

Greer Location:

201-A W. Wade Hampton Blvd. • Greer, SC 29650 • (864) 968-9829

Charleston Office:

1535 Sam Rittenburg Blvd. • Charleston, SC 29417 • (843) 763-2008

St. Andrews Office:

612 St. Andrews Road, Ste. 12 • Columbia, SC 29210 • (803) 798-8932

Lake Carolina Office:

5 Lake Carolina Way • Columbia, SC 29229 • (803) 609-6593

CoastalStates Bank Banking Locations:

5 Bow Circle, Ste. B • Hilton Head Island, SC 29928 • (843) 341-9900

167 Bluffton Rd., Ste. H • Bluffton, SC 29910 • (843) 837-0100

98 Main Street • Hilton Head Island, SC 29926 • (843) 689-7800

16 William Pope Drive (Sun City) • Bluffton, SC 29910 • (843) 705-7678

CoastalStates Bank Mortgage Locations:

18 & 22 New Orleans Rd. • Hilton Head Island, SC 29928 • (843) 341-9960

98 Main Street • Hilton Head Island, SC 29926 • (843) 689-7800

167 Bluffton Rd., Ste. H • Bluffton, SC 29910 • (843) 837-0100

832-A Paris Ave. • Port Royal, SC 29935 • (843) 379-3114

www.coastalstatesbank.com

Member **FDIC** M-TH 8:30 am-5:00 pm • Friday 8:30 am-5:30 pm



www.homeownersmtg.com

M F 8:30 am-5:00 pm