

at 1.877.277.2185 or visit any branch office, or speak with a bank representative. For joint accounts, any account owner may request removal from information sharing on behalf of all account owners. Since marketing programs may already be in progress, it may take up to 8 weeks for your opt out to be fully effective.

Please note that third parties may have access to information relating to our affiliated financial institutions' customers that has been obtained independently - through credit rating agencies or public records such as mortgages, for example. Mailings and solicitations based on this information are not within our control.

Updates to Our Privacy Statement

We will provide notice of our privacy statement annually, as long as you maintain an ongoing relationship with us. This statement may change from time to time, but the most current version can always be viewed on our website at www.SCBOnline.com or www.NCBOnline.com.

If you have questions about the confidentiality of your customer information, you may contact our Customer Care Center at 1.800.277.2175 or 1.877.277.2185, visit any branch office, or speak with a bank representative.

Internet Privacy

With the expansion of technological capability in our industry and our institution, we are committed to maintaining and expanding effective systems to facilitate the convenient delivery of services. At the same time, we maintain the privacy of your information regardless of the method of delivery. Information gathered via the Internet or other electronic means will be used only for appropriate

purposes, such as evaluation of the effectiveness of our website, designing new products and/or services for the benefit of our customers, or estimating system capacity needed to conveniently service our customers.

No Data "Capture" with Planning Tools

There may be planning tools throughout our website to help you make financial decisions in the privacy of your home. When you use various planning tools on our site, the calculations run on your PC or our server. We will not capture the personal information you provide on these planning tools. Examples may include the loan calculator or a mortgage calculator.

We offer a secure online banking product to customers who have an account or loan with us. Upon entering into an agreement for using online banking services, we track your transactions including where and how you access and use the account in order to prepare your monthly statement. In addition, communication between you and the bank(s) regarding your account may be tracked allowing us to provide consistent quality customer service.

Our website utilizes "cookies." A cookie is a small text file placed on your hard drive by a web server. Cookies do not harm your system, and they are commonly used on websites to monitor traffic volume. Cookies allow our server and your computer to communicate during your visit to our website. This allows us to customize screens based on your preferences, and to identify which part(s) of the site have been accessed. Information on site access allows us to continually enhance the most popular areas of our website with added content and/or functionality. Cookies can be blocked through a browser's preferences or options.

Differentiating Between a Customer's Screen Name and Real Name

We recognize the difference between screen and real names, and may, from time to time, extend offers of goods and services to our customers at their e-mail address. In the event that a third party is used to extend an online offer on the bank's behalf, we do not provide the companies that communicate the offers to you with the information sufficient to link your screen name with your name and address. This is just one of the ways we protect your online privacy.

Online Security

Customers can view additional information on how we use Internet security tools by accessing the Security Statement link within our secure site.

Keeping You Informed

We will continue to advise you of how we protect your privacy and limit the sharing of information provided at a branch office, by phone, or through the Internet. Please note that since we cannot control information on other Internet sites, we are not responsible for the content or actions of sites linked from www.SCBOnline.com or www.NCBOnline.com.

We reserve the right to change this policy at any time by posting a new privacy policy on our website(s).

GUIDE TO CUSTOMER PRIVACY



- Our Commitment To You
- Information Collection
- Protection of Information
- Online Security
- Keeping You Informed



For nearly 75 years, SCBT Financial Corporation has been committed to the privacy of our customers. Regardless of whether you are opening an account, applying for a loan, or conducting business with one of our affiliated companies in any way, the financial and personal information you provide will be kept confidential. We take seriously our role in upholding both federal and state laws related to this important issue.

Our Commitment to You

The information contained within this Privacy Statement applies to all current and future affiliated companies of SCBT Financial Corporation. References to “we”, “our”, “us,” “affiliates,” “branch offices,” and “our company” are applicable to SCBT, N.A.

Information Collection

When you become our customer, we collect and maintain information about you for several reasons: to service your account, to better understand your unique financial needs, and to provide information regarding products and services we feel may be of interest to you. In all aspects of our business, your privacy is considered at all times. The information we collect may be categorized as follows:

- **Applications and other information provided by you**, such as your Social Security Number, income, assets, and debts.
- **Transaction details and account experience** with us, such as account

balances, payment history, and credit card usage.

- **Credit history and/or other consumer reports.**
- **Outside sources** providing employment or credit relationships with you or verifying information you provide on applications, such as employment, loan balances, or property hazard insurance.
- **General/demographic information** - this information is not gathered for the purpose of determining your eligibility for credit, insurance, other products/ services, or employment.

Employee Access to Information

Our employees may not use confidential information acquired in the course of employment regarding our customers or prospective customers except solely to perform their duties. They only access information about you when needed for the purposes of maintaining your accounts and otherwise meeting your financial needs. We safeguard information according to established security standards and procedures, and we continually assess new technology to ensure your information is protected. Our employees are trained to understand and comply with these information principles.

Accuracy of Information

Keeping your account information accurate is very important. If you ever find that our records are incomplete or inaccurate, please call the telephone number provided on your account statement. We will correct the information as quickly as possible.

Sharing Information with Companies that Work for Us

To assist us in offering you services, we may occasionally share information with outside companies that work for us. These companies may include financial service providers, such as insurance and payment processing companies, and non-financial companies, such as check printing and data processing companies. Such companies might, for example, assist us in processing your transaction or mailing your statement. These companies act on our behalf, are contractually obligated to keep the information provided them confidential, and are not allowed to use customer information for any purpose other than the intended service. We may also share all categories of customer information noted in the “Information Collection” section with companies that work for us to provide marketing and other services or with other financial institutions with whom we have joint marketing agreements. We do not sell lists of our customer information to parties, including government agencies, outside of our company for solicitation, marketing, or similar purposes.

When We Serve in a Fiduciary Capacity

When we act as a trustee of a trust or the personal representative of an estate, or in any fiduciary role, no customer information from the fiduciary relationship is shared with other divisions or other legal entities within our company without the expressed consent of our customers. Fiduciary relationships by law require an even higher degree of confidentiality and privacy than general banking relationships.

How and Why Information is Shared

We do not sell or otherwise share any customer information with any party outside of our company

for solicitation, marketing, or similar purposes. As a result, it is not necessary for you to take any action to prevent disclosure.

Sharing Customer Information with Others

Our affiliates may disclose any of the consumer information categories noted in the “Information Collection” section to credit bureaus or other similar organizations, and otherwise when permitted by law. For example, in response to a subpoena, to prevent fraud, or to comply with an audit or examination, to record mortgages in public records, or the sale of your account to another financial institution.

Sometimes it may be necessary to share limited customer information in order to complete a transaction that you have initiated with our bank. We may also provide information when you have specifically requested or authorized the release of information.

Protection of Information

We are committed to the security of your financial and personal information. All of our operational and data processing systems are housed in a secure environment that protects your account information from unauthorized third party access. We maintain and grant access to these systems only in accordance with internal security policies and standards. Any confidential data no longer needed or used by SCBT, N.A. is destroyed by a secure means.

Sharing Customer Information within the SCBT, N.A. Family

SCBTFC is a bank holding company headquartered in Columbia, SC. It controls SCBT, N.A., headquartered in Orangeburg, SC. Our financial institution affiliates

may share information about your accounts and relationship, as well as the other categories of customer information noted in the “Information Collection” section, among our family of current or future affiliates, allowing us to serve you more efficiently and make it easier for you to do business with us. Through this information sharing, we can make you aware of special offers and promotions you may not otherwise receive.

SCBTFC is providing you with this notice. Federal law requires us to inform you about your choice to limit some but not all marketing from SCBT, N.A. affiliates. You may limit SCBT, N.A. affiliates from marketing their products and services to you based on your personal information that they receive from other SCBT, N.A. affiliates. This information includes your income, your account history, and your credit score. Your choice to limit marketing offers from SCBT, N.A. affiliates will apply until you tell us to change your choice. If you have already made the choice to limit marketing offers from SCBT, N.A. affiliates, you do not need to act again.

Please note that we may continue to contact you as necessary to service your account and for other non-marketing purposes. We may continue to provide marketing information in your regular account mailings and statements, including online and ATM communications. Your client relationship manager or assigned account representative may contact you, if applicable. Under the Fair Credit Reporting Act, we are allowed to share information that relates to our direct experience with you and your account history with us.

Removal Instructions

To limit marketing offers, please call the Customer Care Center for SCBT at 1.800.277.2175, or NCBT