PSB Privacy Policy

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

All of our consumer customers who have a continuing relationship with us such as:

- Deposit account
- Loan account
- Credit card
- Safe deposit box
- Retail installment contract we hold and service
- Self-directed Individual Retirement Account where we act as custodian or trustee
- Home mortgage brokerage

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We first define some terms:

- **We, our,** and **us** means Palmetto State Bank.
- **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.
- An **affiliate** is a company we own or control, a company that owns or controls us, and a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.
- A **nonaffiliated third party** is a company that is not an affiliate of ours.
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The Information That We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or on other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

We do not disclose any nonpublic personal information about you to anyone, except as authorized by law.

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nonpublic Personal Information and Nonaffiliated Third Parties

Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

Nonpublic Personal Information and Former Customers

We do not disclose nonpublic personal information about former customers.