

**CAROLINA STATE BANK, A DIVISION OF BLUE RIDGE BANK, N.A.
PRIVACY POLICY**

Issue Date: August 6, 2018
Last Revised:

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OUR PRIVACY POLICY

Our Privacy Commitment to You

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information.

We have developed this policy statement to explain the categories of personal information we collect, how we may use it, and under what circumstances we may disclose it. This policy statement applies to customers who obtain financial products or services for personal, family, or household purposes. We reserve the right to change our Privacy Policy at any time.

Our Confidentiality and Security Procedures

It is the policy of Carolina State Bank to assure that the information it has about its customers is accurate. It is also our policy that information it has about its customers is highly confidential, therefore we restrict access of personal information about you to persons who have a need for the information to properly service a customer's account, act upon a customer's request or to fulfill that person's job responsibility within the Corporation. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We continually assess new technology for protecting our customer's personal information.

Categories of Information We Collect

In order to provide you with the products and/or services you desire, we will from time to time collect nonpublic personal information about you. The following illustrates the sources from which we may collect this information:

- Information we receive from you on applications or other forms for certain products and services, such as name, address, social security number, assets and income;
- Information about your transactions with us, our affiliates, or others particularly in the process of evaluating applications for loans, such as account balance or payment history; and,
- Information we receive from a consumer reporting agency, commonly known as a credit bureau, such as credit relationships, creditworthiness and credit history.

We will use the information that we collect only in accordance with the principles set out in this policy.

Information We May Disclose To Non-Affiliated Third Parties

We do not disclose personal information about our customers to any company who is not a member of our Corporate Group or under such common control as Carolina State Bank, except as required or permitted by law. In some cases, and as permitted by law, your personal information must be shared with nonaffiliated third parties in order to administer our business, provide superior service, and offer opportunities that we think will be of interest to customers. For instance, we have selected certain third party firms not affiliated with the bank to provide our customers with specialized financial services such as credit cards or brokerage accounts. We may disclose the information we collect about you as described above to these third party firms for the purposes of performing marketing services on our behalf or for jointly offering financial products and services to you. These third party firms are required to maintain the confidentiality of your personal information to the same extent as required by Carolina State Bank and are not allowed to disclose your information to anyone else, except as required or permitted by law, without our permission. Other examples of instances where we might share your personal information with non-affiliated third parties as permitted by law are:

- To assist us in servicing or processing a financial product or service that you request or authorize;
- To protect against or prevent actual or potential fraud, unauthorized transactions, claims, or other liability;
- To a consumer reporting agency;
- To comply with a properly authorized civil, criminal, or regulatory investigation, or subpoena or summons.

The examples set out above are illustrative of the occasions that we may disclose the various categories of information described. They are not intended to describe every situation in which we may provide customer information to a non-affiliated third party as permitted by law.

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Medical Information

We will not disclose any medical information you provide to us, unless:

- You consent to the disclosure of such information; or
- Otherwise required or permitted by law.

We recognize that, when you provide medical information for a specific purpose, you do not wish it to be disclosed to others.

Information We May Disclose to Affiliated Third Parties

Under the Fair Credit Reporting Act, we have a right to share information with our affiliates (Main Street Title Agency, Light House Title Insurance Corporation, AES Title dba BRB title) regarding our transactions or experiences with you. Our affiliates will not use any information for marketing solicitations. No other information will be shared with our affiliates unless instructed by you to do so.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies

Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy (ies) should be sent to us at the following address: CAROLINA STATE BANK, ATTN: COMPLIANCE OFFICER, 3202 NORTHLINE AVE, GREENSBORO NC 27408

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I acknowledge that I have read and understand the Bank's Privacy Policy and my responsibilities with regard to having access to Customer Information.

Employee's Name (Please Print) _____

Employee's Signature _____ **Date** _____