Privacy Policy

CCB Community Bank recognizes the importance our customers place on privacy and the security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. We have developed this policy to help you to understand the steps we take to protect your personal information.

Privacy Updates

New product releases may require changes to our Privacy Policy. The effective date of our policy will always be clearly displayed. We will provide our customers copies of our Privacy Policy on an annual basis. If you have agreed to accept disclosures electronically, we may send you an email telling you where the Privacy Policy can be viewed from our website.

How We Gather Information

As part of providing financial products or services, we may obtain information about our customers and consumers from the following sources:

- Information we receive from you on applications, emails, or other forms;
- Information about your transactions with us, our affiliates, and others;
- Information we receive from a consumer-reporting agency; and
- Information that is generated electronically when you visit our website and use our Internet Banking.

Privacy for Internet Users

Our commitment to safeguard your privacy also extends to the Internet. If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

Service providers hosting our website and Internet banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect information on our behalf for security and statistical purposes. The information collected for these purposes may include:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and

Our service providers may use cookies to collect this type of general information on all website visitors and they may use cookies for security purposes within our Internet Banking product.

In the future, we may use aggregate, general, non-personally identifiable information collected through the Internet to help us market our products and services.

Additional information about IP addresses and cookies are provided below.

Internet Protocol (IP) Addresses

An IP address is a number that's automatically assigned to your computer whenever you're on the Internet. Web servers, the computers that "serve up" Web pages, automatically identify your computer by its IP address.

When collecting information for us, Fiserv does not link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous.

Fiserv may use IP addresses to audit the use of our site. They can and will use IP addresses to identify a user when necessary for security purposes.

What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's memory, or in your browser so that it can be read back later. Cookies cannot "read" information about you from your computer or be used to "steal" information about you; and cookies don't carry viruses. Cookies are a basic way for a server to identify you (most cookies actually identify the computer you happen to be using at the time, not you personally). Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function when you engage in secure Internet banking. For your security, our Service Providers do not store any of your personal information in cookies. The cookies used in our Internet banking system are further described below.

Internet Banking Cookies

Our Internet banking product uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only our service provider can read the information in these cookies. This Internet banking cookie allows us to process multiple transactions during your session without requiring you to reenter your pass code for each individual transaction. The cookies for Internet banking simply provide another level of security for our Internet banking product. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your pass code. We do not (and cannot) use this cookie to

collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet banking product.

Disclosure of Information

- We do not disclose any nonpublic personal information about our customers, former customers, website visitors, except as permitted by law.
- We must provide certain customer account information to service providers, so that we may process your Internet banking transactions.
- We do not sell any of your personal information.
- We will not disclose any medical information that you provide to us, unless you specifically authorize its disclosure.

Email Policies

We offer secure email through our Internet Banking service. You should use the secure mail service anytime you send us sensitive personal information.

External 3rd Party Links

Our website has numerous links to other 3rd party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. We are not responsible for the privacy and security practices or the content of linked 3rd party sites.

Third party merchants may collect personal information from you when you visit their websites. For example, they collect personal information from you when you provide billing information or send them an email. Some third party merchants may also send you a cookie to collect data on your Internet usage and preferences. When you click on advertisements at third party sites, the advertising company may also send you a cookie. With the exception of our service providers, we do NOT have access to the information collected by any third party, nor can we control how they use this information. If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly.

Security

This financial institution has developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information to a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Our Internet Banking service provider, has also developed security policies and procedures to protect the customer information that they must collect and maintain to help us process your banking transactions over the Internet. They have developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the data center environment.

Privacy of Children

CCB Community Bank respects the privacy of children. We do not knowingly collect names or any other personally identifiable information from children. We do not knowingly market to children nor do we allow children to open accounts online without parental consent.

Our website may include linked 3rd party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information.

Questions

If you have any questions on our privacy policy or concerns about our privacy practices, please contact us at (334) 222-2561.