

Privacy Policy

Revised July 2012

FACTS	WHAT DOES CAROLINA PREMIER BANK DO WITH YOUR INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumer the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and Payment history - Account balances and Transaction history - Credit history and Overdraft history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Carolina Premier Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Carolina Premier Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday	No	We don't share

business purposes - information about your transactions and experiences		
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
For non-affiliates to market to you	No	We don't share

Questions? Call 866-810-6305 or go to www.carolinapremierbank.com/about-us/contact-us.html

Who we are

Who is providing this notice	Carolina Premier Bank 13024 Ballantyne Corporate Place, Suite 100, Charlotte NC 28277 866-810-6305 www.carolinapremierbank.com
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What We Do

How does Carolina Premier Bank protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We maintain physical, electronic and procedural safeguards to protect this information</p>
How does Carolina Premier Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - apply for a loan or give us your contact information - pay your bills or open an account - make a wire transfer or give us your income information
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>We may disclose information about you in the future to the following types of affiliates: Our affiliates include financial companies, such as Insurance Agents.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Carolina Premier Bank does not share with non-affiliates so they can market to you.</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Our joint marketing partners include: credit card companies.</i></p>