

FACTS**WHAT DOES SOUND BANK DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Account balances
- Payment history and Transaction or loss history
- Credit history and Checking account information

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Sound Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sound 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 business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 252-727-5558
- Visit us online: www.soundbanking.com
- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 252-727-5558 or go to www.soundbanking.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choice(s) only to me

Mark any/all you want to limit:

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Mail to:

Sound Bank
Attention: Compliance Department
5039 Executive Drive
P.O. Box 943
Morehead City NC 28557

Who we are

Who is providing this notice?

Sound Bank & its affiliates. Our affiliates include the following: West Town Bank & Trust, and West Town Insurance Agency, Inc.

What we do

How does Sound Bank protect my personal information?

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.

How does Sound Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or Pay your bills
- Apply for a loan or Use your credit or debit card
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies, such as West own Bank & Trust; nonfinancial companies, such as West Town Insurance Agency, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include In some cases customer information will be passed on to non-affiliates in order to perform daily transactions and processing or joint marketing by West Town Insurance Agency.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partner(s) include A formal agreement between nonaffiliated financial companies that together market financial products or services to you.*

Other important information

ACKNOWLEDGMENT. I have received the Privacy Disclosure provided to me by this institution on the date signed below. I acknowledge that I have read and understood the Disclosure.

X

Signature _____

Date _____

Institutions within Sound Bank
West Town Bank & Trust, West Town Insurance Agency, Inc.

YOU HAVE SELECTED TO USE THE "MAIL IN" FORM FOR CUSTOMERS TO COMMUNICATE THEIR OPT OUT DECISIONS TO YOU. YOU MUST PRINT THIS DISCLOSURE ON LEGAL SIZE PAPER AND MAY NOT USE DUPLEX PRINTING.