

**FACTS****WHAT DOES EAST CAROLINA 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 Payment History
- Credit History and Overdraft History
- Transaction 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 East Carolina Bank chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does East Carolina Bank Share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes -</b> Information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**

Call East Carolina Bank's Customer Care Center toll-free at 1-800-849-2265

## What we do

<p><b>How does East Carolina Bank protect my personal information?</b></p>	<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>Secured access is delegated upon a "need to know" basis commensurate with employee's responsibilities. East Carolina Bank employees are instructed in the importance of confidentiality and are provided with a written code of conduct.</p>
<p><b>How does East Carolina Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your debit card or provide account information</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>East Carolina Bank has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we can share with include product and service providers, mortgage companies, securities broker-dealers, insurance companies, and direct marketing companies.</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include Elan Financial Services.</i></li> </ul>

## Other important information

This privacy policy applies to both existing and former customers. East Carolina Bank respects that our customers expect and deserve privacy. Information that has been entrusted to us will be held in the strictest confidence. We maintain high standards to ensure that the information is used only for appropriate business reasons in accordance with applicable laws and regulations.