

FACTS	What does the Heritage corporate family including Heritage Financial Group, HeritageBank of the South and Heritage MHC (hereinafter collectively known as “Heritage”) 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: <ul style="list-style-type: none"> • Social Security Number • Credit History • Account Balances • Transaction History • Overdraft History • Checking Account Information • Wire Transfer Instructions
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 Heritage chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heritage share?	Can you limit this sharing?
For everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or respond to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes —information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes —information about your credit worthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share
For non-affiliates to market to you	No	We don’t share

To limit our sharing	<ul style="list-style-type: none"> • Call 229.420.0000 or 800.227.7989—our menu will prompt you through your choice(s) • Visit us online: .eheritagebank.com • Mail in the form below <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit sharing. When you are no longer our customer, we will no longer share your information as described in this notice.</p>
Questions?	Call 229.420.0000 or 800.227.7989. Visit the website at www.eheritagebank.com

Mail-in form

Do **NOT** share my personal information for either of the following:

- Heritage marketing purposes, or
- Joint marketing with other financial companies

If you have a joint account, your choice will apply to everyone on your account.	Name	
	Address	
	City, State Zip	
	Account #(’s)	
Mail to: HeritageBank Customer Service, P.O. Box 50728, Albany, GA 31703		

Who we are	
Who is providing this notice?	Heritage corporate family including Heritage Financial Group, HeritageBank of the South and Heritage MHC (hereinafter collectively known as “Heritage”)
What we do	
How does Heritage 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 secure files and buildings.
How does Heritage collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> • Open An Account • Apply For A Loan • Use Your Check Card • Pay Your Bills • Enter Into An Investment/Advisory Contract • Make A Deposit • Make A Wire Transaction OR We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates 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 the account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Heritage does not share with affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> • Heritage does not share with non-affiliates
Joint marketing	A formal agreement between financial companies that together market financial products and services to you. <ul style="list-style-type: none"> • Insurance Companies • Credit Card Companies