

FACTS **WHAT DOES SURREY BANK & TRUST 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 and Account balances • Payment history and Credit history • Credit scores and Risk tolerance
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 Surrey Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Surrey Bank & Trust 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call (336) 783-3924 or (336) 783-3926 • Mail the form below. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provided or sent this notice. When you are <i>no longer</i> 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.</p>
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Questions?	Call (336) 783-3924 or (336) 783-3926 or email surreybank@surreybank.com
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Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p> <p><input type="checkbox"/> Do not share my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market their products and services to me.</p> <p><input type="checkbox"/> Do not share my information about my transactions and experiences with your affiliates for their everyday business purposes.</p>
	Name
	Address
	City, State, Zip
Mail to:	Surrey Bank & Trust Privacy Compliance PO Box 1227 Mount Airy, NC 27030

Who we are

Who is providing this notice?	Surrey Bank & Trust and its affiliates. *
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What we do

How does Surrey Bank & Trust 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 Surrey Bank & Trust collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect personal information from others, such as credit bureaus, affiliates or other companies.</p>
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. (See below for more on your rights under state law.)</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account(s).

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies, such as Surrey Bancorp and SB&T Insurance.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include credit card services provided through TCM Bank on behalf of Surrey Bank & Trust.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partner(s) include TCM Bank.</i>

Other important information

Special Notice for State Residents - Surrey Bank & Trust is incorporated in North Carolina and conducts business in North Carolina and Virginia. North Carolina and Virginia laws do not provide any additional rights to limit sharing.

* Surrey Bank & Trust family providing this notice consist of the following: Surrey Bancorp; Surrey Bank & Trust; and SB&T Insurance.