

FACTS

WHAT DOES FOUR OAKS BANK & TRUST COMPANY, FOUR OAKS FINCORP, INC. AND ALL WHOLLY OWNED SUBSIDIARIES OF FOUR OAKS FINCORP, INC. (ALL COMMONLY KNOWN AS FOUR OAKS 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 required 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 employment information
- Credit history and credit scores
- Account balances and payment history

When you are no longer our customer, we continue to share your information as described in this notice.

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 Four Oaks Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Four Oaks 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	NO	We don't share
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 creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Call 877-645-6611 and ask for the Privacy Officer or go to www.fouroaksbank.com

Who we are

Who is providing this notice?

Four Oaks Bank

What we do

How does Four Oaks 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 Four Oaks Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or use your credit or debit card
- Apply for a loan or show your government issued ID

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.

Definitions

Affiliates

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

- *Four Oaks Bank does not share with our affiliates.*

Nonaffiliates

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

- *Four Oaks Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

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

- *Four Oaks Bank does not jointly market.*