



FACTS

WHAT DOES SOUTHERN COMMUNITY BANK AND 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Southern Community Bank and Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Southern Community Bank and Trust share?	Can you limit this sharing?
For our everyday business purposes – to process your transactions, maintain your account, and 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	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
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	No	We don't share

Contact Us

Call 1-877-353-7222 or by mail: Southern Community Bank and Trust
 Compliance Officer
 465 Shepherd Street
 Winston-Salem, NC 27103



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Sharing practices	
How often does Southern Community Bank and Trust notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does Southern Community Bank and 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 Southern Community Bank and 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 your 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 sharing only for</p> <ul style="list-style-type: none"> • affiliates' everyday business purposes – information about your creditworthiness • affiliates to market to you • nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Everyday business purposes	<p>The actions necessary by financial companies to run their business and manage customer accounts, such as</p> <ul style="list-style-type: none"> • processing transactions, mailing, and auditing services • providing information to credit bureaus • responding to court orders and legal investigations
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 VCS Management, LLC.</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>Southern Community Bank and Trust does not share with nonaffiliates so they can market to you.</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>Southern Community Bank and Trust does not joint market.</i>



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If you want to limit our sharing

Contact us	<p>By telephone: 1-877-353-7222</p> <p>By mail: mark your choices below, fill in and send form to:</p> <p>Southern Community Bank and Trust Compliance Officer 465 Shepherd Street Winston-Salem, NC 27103</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.</p>
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Check your choices

<p><i>Your choices will apply to everyone on your account.</i></p>	<p>Check any/all you want to limit: <i>(See page 1)</i></p> <p><input type="checkbox"/> Do not share [or use] my personal information to market to me.</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <i>(I will receive a renewal notice for this use for marketing in 5 years.)</i></p> <p><input type="checkbox"/> Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.</p>		
	Your name		<p>Mail to:</p> <p>Southern Community Bank and Trust Compliance Officer 465 Shepherd Street Winston-Salem, NC 27103</p>
	Your address		
	Account number		