

Internet Banking Customer Privacy Statement

The Southern Bank Company recognizes the importance of protecting the privacy of personal information about our customers and others who visit our web site or use our Internet Banking services. Personal Information includes all of the personally identifying information that you provide us online.

At the Southern Bank Company, we value our banking relationship with you. Our goal is to make sure you feel confident that information about your banking relationship with us is treated with the utmost care.

Below we describe the circumstances under which we may receive personal information online and how we will protect your privacy.

When is Personal Information collected Online?

Internet Banking and Bill Payment Service

When you bank online with us or use our online Bill Payment service, The Southern Bank Company and our business partners who help us deliver these services to you will have access to your Personal Information. This information is retained on either The Southern Bank Company's or our business partner's systems in order to provide you with the services you have requested.

Financial Planners and Calculators

When you use various financial calculators, planners or questionnaires on our web site, you may be asked for personal information in order to complete the requested analysis or evaluation. This information may be retained by the provider of the calculator, planner or questionnaire.

E-mail

When you send us an e-mail, we will retain the content of the e-mail, your e-mail address, and our response in order to handle any follow-up questions you may have.

Cookies

A cookie is an information file sent from a website to a computer that is logged on to the site. This file allows the site to recognize if the computer has visited the site before and what security requirements and browser preferences the computer requires. The Southern Bank Company web site uses session cookies only in the Internet Banking section of the web site. Internet Banking has an Automatic Disconnect Function. The automatic disconnect function uses "session cookies" within Internet Banking in order to determine when a session will be disconnected. There are two types of cookies:

- *Hard disk cookies*: A file that is downloaded to the hard drive on your computer. The Southern Bank Company does not use this type of cookie.
- *Session cookies*: Used to reference information stored on bank servers. By using session cookies, no personal or confidential information is being stored on your computer. These session cookies are only good for the life of a browser session. When you close your browser, the session cookie is erased from the computer's memory completely.

Currently, "session cookies" are used to determine the length of time you have been inactive within your Internet Banking session. This feature is used in conjunction with the Automatic Disconnect Function to increase the security of Internet Banking.

If you experience problems logging in to Internet Banking, it could be due to one of the following factors:

1. Your browser may not support cookies
2. Your browser may not be setup to accept cookies

Browsers that support cookies include Microsoft Internet Explorer, Netscape Navigator, and most other available Internet browsers. If your browser supports this function, you can enable the acceptance of cookies under the Internet Options category in Internet Explorer. In Netscape this option is found under the preferences category.

Children's Online Privacy Protection Act (COPPA)

The Southern Bank Company's web site and online services are not directed to children under the age of 13, nor is information knowingly collected from them.

How does The Southern Bank Company use the Personal Information provided Online?

We have the highest regard for the privacy of our customers. As a result, we safeguard the privacy of users of our online services. We will use personal information as appropriate in the normal course of our business in accordance with services that you have requested. We will also use Personal Information to identify you, to communicate with you, to help us respond to your questions, and to understand which of our products and services best meet your needs.

Will The Southern Bank Company sell Personal Information transmitted Online to Outside Parties?

We will not sell personal information to a third party for the purpose of solicitation, nor provide personal information to a third party for its own independent use. We may, however, share personal information with our business partners in order to deliver products and services that you have requested and to communicate with you about our products and services.

Limiting Employee Access to Information.

We limit our employee's access to personally identifiable customer information to those with a business reason for knowing such information. We educate our employees so they understand the importance of customer confidentiality and privacy. We also take appropriate disciplinary action to enforce employee privacy responsibilities.

Maintenance of Accurate Information.

We strive to maintain accurate, current, and complete information about your banking relationship with us. We also respond to requests to correct inaccurate information in a timely manner.