

**FACTS****WHAT DOES SBK FINANCIAL, INC. (“SBK”) DO WITH YOUR PERSONAL INFORMATION?**

<b>WHY?</b>	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.	
<b>WHAT?</b>	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"> <li>▪ Social security number</li> <li>▪ Assets</li> <li>▪ Income</li> <li>▪ Account balances</li> <li>▪ Account transactions</li> <li>▪ Wire transfer instructions</li> </ul>	
<b>HOW?</b>	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 SBK chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does SBK Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s) or respond to court orders and legal investigations.	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	No	We don’t share
<b>For joint marketing with other financial companies</b>	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> - information about your creditworthiness	No	We don’t share
<b>For nonaffiliates to market to you</b>	No	We don’t share
<b>Questions?</b>	Call (804) 237-1700	

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<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>SBK has no affiliates.</i></li> </ul>
<b>Nonaffiliates or Third-Parties</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>SBK does not share information with nonaffiliates or third-parties so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>SBK does not jointly market.</i></li> </ul>
<b>What we do</b>	
<b>How does SBK protect my personal information?</b>	<p>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.</p>
<b>How does SBK collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Seek financial or tax advice</li> <li>▪ Open an account</li> <li>▪ Give us your income information</li> <li>▪ Provide account information</li> <li>▪ Give us your contact information</li> </ul>
<b>Sharing of Mobile Information</b>	<p>We do not share any information with third-parties and have no affiliates therefore, no mobile information will be shared with third parties/affiliates for marketing/promotional purposes. This information will not be shared with any third parties.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>