

FACTS	WHAT DOES STATE BANK AND TRUST COMPANY, A DIVISION OF CADENCE BANK, N.A., 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 and income</li> <li>• Account balances and overdraft history</li> <li>• Credit history and payment history</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 State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you, including the products and services of our divisions	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Visit any State Bank and Trust Company office</li> <li>• Complete and return the Opt-Out Form below</li> </ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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>
<b>Questions?</b>	Call 800.414.4177, visit your local State Bank branch or contact us at <a href="http://www.statebt.com">www.statebt.com</a>

Opt-Out Form	
Complete and return this section ONLY if you wish to opt-out of our information sharing. Please write legibly so we can honor your opt-out request.	— Do not share my personal information for the bank's affiliates to market to me or for joint marketing with other financial companies.
	<b>Name</b>
	<b>Address</b>
	<b>City, State, Zip</b>
	<b>Account #</b>
<b>Mail To:</b>	STATE BANK AND TRUST COMPANY ATTN: DEPOSIT OPERATIONS P.O. BOX 4748, MACON, GA 31208

<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by State Bank and Trust Company, a division of Cadence Bank, N.A.; Cadence Bancorporation, a financial holding company; Cadence Bank's subsidiaries, Linscomb & Williams and Altera Payroll & Insurance Inc.; and Cadence Bank's divisions, AloStar and Patriot Capital.
<b>What we do</b>	
<b>How does State Bank protect my personal information?</b>	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.
<b>How does State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills</li> <li>• Make a deposit or withdrawal from your account</li> <li>• Apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit 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 credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<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>Our affiliates include companies with the Cadence name and financial companies such as insurance agencies, securities broker-dealers, and investment advisors.</i></li> </ul>
<b>Non affiliates</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>We do not share with non-affiliates 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>Our joint marketing partners include service and insurance providers.</i></li> </ul>