Revised 09/2025

| **FACTS** | WHAT DOES **CAPE & COAST 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 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:<br>• Social Security number and income<br>• Account balances, account transactions and payment history<br>• Credit history and credit scores<br>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 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 Cape & Coast Bank chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Cape & Coast 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** | YES | NO |
| **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 credit worthiness | NO | WE DON'T SHARE |
| **For nonaffiliates to market to you** | YES | YES |

| **To limit our sharing** | Call 800.641.1100 and one of our representatives will update your privacy choices. Please note: 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 can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. |
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| **Questions?** | Call **800.641.1100** or go to **www.capeandcoastbank.com** |

| What we do | |
|---|---|
| **How does Cape & Coast 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.<br><br>We also maintain other physical, electronic and procedural safeguards to protect this information. All employees are bound by the Bank's Code of Ethics and are trained in how to maintain the privacy of our customer's information. |
| **How does Cape & Coast Bank collect my personal information?** | We collect your personal information, for example, when you<br>· Open an account or deposit money<br>· Pay your bills or apply for a loan<br>· Use your debit card<br><br>We also collect your personal information from credit bureaus and other companies. |
| **Why can't I limit all sharing?** | Federal law gives you the right to limit only<br>• sharing for affiliates' everyday business purposes - information about your credit worthiness<br>• affiliates from using your information to market to you<br>• sharing for nonaffiliates to market to you<br><br>State laws and individual companies may give you additional rights to limit sharing. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |

| Definitions | |
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| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br>· Cape & Coast Bank does not share with affiliates |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.<br>· Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br>· Our joint marketing partners may include other financial companies, such as banks, credit card companies, and investment advisors. |