

Your Personal Privacy Policy

Revision date: 8/2022

FACTS	What does Southern Bancorp 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number and other pertinent personal information • Portfolio balances and transaction or loss history • Payment history • Account transactions • Income 	
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. Affiliates choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Southern Bancorp 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	No	No
For our affiliates' everyday business purposes – information about your transactions, experiences, and creditworthiness	No	We don't share
For our affiliates' marketing purposes – to offer their products and services to you	No	We don't share
For nonaffiliates to market to you – to offer their products and services to you	No	We don't share
Questions?	Call 1-844-439-9258 or email support_envie@savewithenvie.com	

Who we are	
Who is providing this notice?	Southern Bancorp Bank (“Southern”)

What we do	
How does Southern 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. We also maintain other physical, electronic, and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Southern 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 • Give us your contact information or Show your driver’s license <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 only:</p> <ul style="list-style-type: none"> • Sharing for affiliates’ everyday business purposes • Sharing for affiliates to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Southern Bancorp Bank does not share with our affiliates.
Nonaffiliates	Southern Bancorp Bank does not share with non-affiliates so they can market to you.
Joint marketing	Southern Bancorp Bank doesn’t jointly market.

Other important information

Rights Under State Law: You may have privacy rights under various state laws. We will comply with these laws to the extent they apply.

FOR VERMONT (consumer account with a Vermont address): We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

FOR NEVADA (consumer account with a Nevada address): We are providing you this notice pursuant to state law. Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Ave., Suite 3900, Las Vegas, NV 89101; phone number – 702-486-3132; email: aginfo@ag.nv.gov.

Electronic Messages

You acknowledge that data, including emails, may be accessed by unauthorized third parties when communicated between you and the Bank, using the Internet, telephone, or other electronic devices. We are not responsible for any misdirected data or disclosures that occur as a result of your use of third-party electronic communication channels.