

YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively.

We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Beach Community Bank.

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- Our consumer customers who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Deposit account
 - Loan account
 - Credit card account
 - Safe deposit box
 - Self-directed Individual Retirement Account
 - Pledged securities we hold

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party*."

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency
- Information we receive through our Customer Identification Program

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address
 - Account balances
 - Transaction history

Federal law allows us to disclose the information listed above with our affiliates. However, we will allow you to opt out of the disclosure of this information to our affiliates.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
 - Social Security Number
 - Assets

- Income
- Age
- Information we receive from a credit reporting agency, such as:
 - Creditworthiness
 - Credit history

You may opt out of the disclosure of the information listed above.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Mortgage companies
 - Title companies
- Financial planning services

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

INFORMATION ABOUT FORMER CUSTOMERS

We do not disclose information about former customers, except as permitted by law.

YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

Affiliates. We may disclose your information with our affiliates. If you do not want us to disclose your information with our affiliates, you can block the disclosure of this information. This is known as your right to “opt out.”

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

Beach Community Bank

Attn: Deposit Operations

PO Box 4400

Fort Walton Beach, FL 32549

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Affiliates. We have explained the kinds of information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party's information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

Beach Community Bank

Attn: Deposit Operations

PO Box 4400

Fort Walton Beach, FL 32549

Do not share my information with your affiliates.

Signature

Name(s)

Social Security Number(s)

Account Number(s)

Street Address Apt. #

City, State, ZIP

FEDERALLY REQUIRED AFFILIATE MARKETING NOTICE

YOUR CHOICE TO LIMIT MARKETING

- Beach Community Bank and affiliates is providing this notice.
- Federal law gives you the right to limit some but not all marketing from Beach Community Bank and affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from Beach Community Bank and affiliates.
- You may limit Beach Community Bank and affiliates, such as Beach Community Mortgage Services, Inc., Beach Title Services LLC, and Beach Community Financial Services, Inc. from marketing their products or services to you based on your personal information that they receive from Beach Community Bank and affiliates. This information includes your income, your account history, and your credit score.
- Your choice to limit marketing offers from Beach Community Bank and affiliates will apply indefinitely unless you choose to revoke the opt out.
- You may tell us your choice to limit marketing offers. An opt-out choice for you will be treated as an opt-out for all associated customers who are joint account holders.

If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.

To limit marketing offers, contact us by mail. Check the box and complete the form below and send to:

Beach Community Bank
Attn: Deposit Operations
PO Box 4400
Fort Walton Beach, FL 32549

Do not allow Beach Community Bank and affiliates to use my personal information to market to me.

Print Name



MEMBER
FDIC



Effective October 1, 2008