

FACTS

WHAT DOES MIDSOUTH 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:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 MidSouth Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MidSouth 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	We do not share.	No
For our affiliates' everyday business purposes— information about your transactions and experiences	We do not share.	No
For our affiliates' everyday business purposes— information about your creditworthiness	We do not share.	No
For nonaffiliates to market to you	We do not share.	No

Questions?

Call 866-278-7899 or go to www.midsouthbanking.com

Who we are

Who is providing this notice?	MidSouth Bank
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What we do

How does MidSouth 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.
How does MidSouth Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or apply for a loan - use your debit card We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes- information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - MidSouth Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - See other important information below.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - MidSouth Bank does not jointly market products.

Other important information

We may share information concerning your account history, experiences with us, and other data to outside parties, such as another bank or clearing house, to process transactions on your account or loan, verify information that you provide us, to obtain information concerning a particular transaction involving your account, loan or deposit, or to perform any of our obligations to you. We may also share with third party providers of service or companies in which our bank is acting as a broker or agent certain information that you have given us in connection with an application for one of our products or services, or information we have received from a consumer reporting agency or other third party. We may disclose information to third parties assisting us in the operation of our business, such as vendors and service companies. We may decide to sell a particular part of our business, including the customer loan or deposit data, to someone else; we reserve the right to transfer the customer data in those instances.