

FACTS	<b>WHAT DOES CAPITAL COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?</b>
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"> <li>• Social Security number; account balances</li> <li>• payment history; transaction or income</li> <li>• credit history; employment information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Capital Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital Community 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	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	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For our nonaffiliates everyday business purpose</b>	Yes	Yes
<b>For affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

<p><b>To Limit our Sharing</b></p>	<ul style="list-style-type: none"> <li>▪ Visit us online: <a href="http://www.netcredit.com/opt-out">www.netcredit.com/opt-out</a></li> <li>▪ Call (toll free) 1-877-392-2014</li> <li>▪ Mail the <b>form</b> below</li> </ul> <p>If you are a <i>new</i> customer, with respect to those circumstances in which you can limit our sharing, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<p><b>To limit direct marketing contact</b></p>	<ul style="list-style-type: none"> <li>▪ Login to your account at <a href="http://www.netcredit.com">www.netcredit.com</a> to change your marketing preferences in the “Communications Preferences” section under your Personal Info.</li> <li>▪ Call (toll free) 1-877-392-2014</li> </ul> <p>Direct marketing is email, postal mail and telephone marketing. Your telephone and postal mail opt-out choices will last for five years, subject to applicable law. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
<p><b>Questions?</b></p>	<p>Call <b>toll-free 1-877-392-2014</b> or go to <b><a href="http://www.netcredit.com">www.netcredit.com</a></b></p>

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<p><b>Mail-in Form</b></p>	
<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. <input type="checkbox"/> Do not share information about my transactions and experiences with nonaffiliates for their everyday business purposes</p>	
<p><b>Name</b></p>	<p><b>Mail to:</b>  Capital Community Bank  c/o NetCredit  Attention: Customer Support  175 West Jackson Boulevard  Suite 600  Chicago, Illinois 60604</p>

Who we are	
<b>Who is providing this notice?</b>	This privacy notice is provided by Capital Community Bank, Inc. (“CCBank”) and describes the sharing practices applied to your line of credit or installment loan with CCBank that is serviced by NetCredit.
What we do	
<b>How does Capital Community 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. 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.
<b>How does Capital Community Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan; give us your contact information</li> <li>• give us your income information; show your government-issued ID</li> <li>• provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all 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 creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates' everyday business purposes</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
<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>Capital Community Bank does not share with our affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include third party service providers, third party processors, financial services companies, retailers, direct marketing companies and nonprofit organizations.</i></p>
<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 other financial service companies, insurance companies and direct marketing companies or providers of products or services that may be of interest to our customers.</i></li> <li>•</li> </ul>

#### Other important information

**For Alaska Customers.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Mississippi and New Jersey Customers.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.