

CONSUMER PRIVACY DISCLOSURE

The Seacoast family of Companies values your trust and respects the privacy of your personal financial information. As part of our commitment to you, we want you to be informed about our policies to protect and safeguard your information.

We are committed to protecting your privacy and maintaining the security of your information. When we share information within or outside the Seacoast family of companies, we follow strict security standards, maintain confidentiality policies, and comply with applicable laws regarding the use of customer information. Our aim is always to deliver improved service and quality product to meet your needs.

INFORMATION ABOUT OUR PRIVACY DISCLOSURE

This disclosure describes our privacy practices applicable to the information of our individual customers who obtain a product or service primarily for personal, family, or household purposes. This disclosure is made on behalf of the following companies in the Seacoast family:

Seacoast Banking Corporation of Florida

Seacoast National Bank

FNB Brokerage Services, Inc.

FNB Insurance Services, Inc.

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 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*.”

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 our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

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, such as:

- Name
- Address
- Account balances
- Account activity
- Types of accounts
- Parties to the transaction
- Payment history
- Deposit history
- Phone number

Federal law allows us to disclose the information listed above with our affiliates.

Types Of Affiliates

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



Seacoast
BANKING CORPORATION
OF FLORIDA

AND AFFILIATES AND SUBSIDIARIES
TOLL FREE 800-706-9991

- Financial service providers, such as:
 - Banks
 - Securities broker-dealers
 - Insurance agents

Reasons For Disclosure

We may disclose information about you to our affiliates:

- to provide you with information about additional products and services.
- to evaluate our total relationship with you and our family of companies and give you the best service that relationship deserves.

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.

AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- Information you give us on an application or other forms, such as:
 - Name
 - Social Security Number
 - Address
 - Phone number

State Limitations

AL, AK, CA, ID and VT - We will not share this information about customers who reside in Alabama, Alaska, California, Idaho or Vermont.

MA, MS and NJ - We will not share any information derived from deposit relationships with us about customers who reside in Massachusetts, Mississippi or New Jersey.

IL - We will not share this information about our customers who reside in Illinois with other parties.

Types of Businesses

We may disclose information under this section to financial service providers, such as our credit card provider and insurance agents.

Reasons For Disclosing

We may disclose information about you to other financial institutions with whom we have joint marketing agreements to provide you with information about additional products and services.

In addition to your rights regarding the **sharing** of information, which we have just covered, you also have the right to limit the **use** of certain information for marketing purposes as follows:

YOUR CHOICE TO LIMIT MARKETING

- The Seacoast Banking Corporation group of companies is providing this notice.
- Federal law gives you the right to limit some but not all marketing from our "affiliates," which in this notice means the following companies: Seacoast Banking Corporation and affiliates and subsidiary companies, such as the insurance and securities affiliates. Federal law also requires us to give you this notice to tell you about your choice to limit marketing from our affiliates.
- You may limit our affiliates from marketing their products or services to you based on your personal information that they receive from us or other affiliates. This information includes your name, address, account balances, account activity, types of accounts, parties to the transaction, payment history, deposit history, and your phone number.
- Your choice to limit marketing offers from our affiliates will apply until you tell us to change your choice.
- If you have obtained a product or service jointly with another person or persons, you will be given the opportunity to limit marketing just to yourself, or you may limit marketing to all parties to the account. Note: You will be required to enter the social security number of each individual separately that you wish to limit marketing offers.
- TO LIMIT THESE MARKETING OFFERS, CALL US TOLL FREE AT 1-866-674-5578 then select option 7.