

FACTS

WHAT DOES CAPITAL CITY HOME LOANS 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, income, credit history and credit scores
- Account balances and payment history

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 Capital City Home Loans chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital City Home Loans 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences *Sharing of information cannot be limited to our affiliate Capital City Services Company.	Yes	Yes*
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Mail the form below or
- Call 678-442-3413

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.

Questions?

Call 678-442-3413

Mail-in Form

Mark any/all you want to limit:

- Do not market products or services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.

Name

Address

City, State, Zip

Account #

Mail to:

Capital City Home Loans, LLC
Att: Privacy Preferences
50 Chastain Center Blvd.
Kennesaw, GA 30144
Corporate NMLS ID#75615

Who we are	
Who is providing this notice?	Capital City Home Loans, LLC
What we do	
How does Capital City Home Loans protect my personal information?	We restrict access to nonpublic information about you to those employees who need to know that information to provide products and services to you. We also maintain physical, electronic and procedural safeguards that comply with federal laws to guard your information.
How does Capital City Home Loans collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan ■ give us your contact information ■ give us your employment history ■ give us your income information ■ give us your wage statements <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' business purposes—information about your creditworthiness ■ affiliates from using your information 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.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Capital City Bank Group, Inc.</i> ■ <i>Capital City Bank</i> ■ <i>Capital City Wealth Advisors, Inc</i> ■ <i>Capital City Trust Company</i> ■ <i>Capital City Banc Investments, Inc</i> ■ <i>Capital City Services Company</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include companies such as mortgage companies, insurance companies, check printing companies and others.</i> <p><i>Information is shared with nonaffiliates only when:</i></p> <ol style="list-style-type: none"> 1. <i>Necessary to provide services required to maintain your accounts or complete transactions you have initiated or</i> 2. <i>Mandated or permitted by law or</i> 3. <i>Required in the event of a national emergency.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include Elan, Elavon and LPL Financial LLC.</i>