

Ameris Bank's Statement of Privacy Principles

As a member of the Ameris Bank team, we strive to provide our customers with the highest level of customer service possible. We gather information about our customers in the normal course of providing financial services and consider it an integral part of quality customer service to safeguard our customers' personal financial information. This Statement of Privacy Principles is designed to let you know how we protect your personal financial information.

Gathering Information

We obtain information about our customers when they initiate a transaction with our company, such as opening a deposit account or applying for a loan, and as necessary to service an existing relationship. We obtain nonpublic personal information about our customers from the following sources:

- information we receive from you on applications or other forms;
- information about your transactions with us, our affiliates, or others; and
- information we receive from a consumer reporting agency.

We only obtain such information as we believe to be necessary (and allowed by law) to provide products, services, and other opportunities to our customers.

Maintaining Information

We have established procedures and controls to ensure that the information we maintain is accurate, current and complete. We have procedures in place to correct inaccurate information in a timely manner if, at any time, it is discovered that the information maintained by us is inaccurate, incomplete, or not up-to-date.

Confidentiality and Security

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. Only those employees with a legitimate need to know have access to our customers' information. Employees are provided with a Code of Ethics when they are hired, and any violation of that Code, including, but not limited to, the unauthorized access of our customers' information or the sharing of such customer information with third parties, will subject the employee to disciplinary action, including, but not limited to, immediate termination.

Sharing Information With Third Parties

In the course of providing certain products and services to you, we may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as your name, address, assets, and income;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions, and credit card usage; and
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

We may disclose the non-public personal financial information shown above to financial service providers such as securities broker-dealers, insurance companies, and credit card companies with whom we have joint marketing agreements.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We also have contracts with third party vendors to provide goods and services to our customers. For example, it is necessary to provide your name, address, and account number to our check supplier in order to provide you with checks for your deposit account. We provide only that information which is necessary in order to provide these goods and services. All our vendors are required to maintain our customer information in the strictest confidentiality, pursuant to a written agreement.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law or regulatory requirements.

Internet Privacy

We do not collect identifying information about visitors to our website, however your information may be stored in a "cookie" file on your hard drive. This file contains no personal information and will not be shared with any third party. You may remove this cookie at your discretion at any time. If you are a customer either reviewing your account or transacting business on our website, then we must collect certain information to process your requests. This information may consist of your account numbers, security verification information, and e-mail address. Further, if you choose to participate in our **interCheck™** internet bill payment service, then we must collect information about the companies you wish to pay in order to process your bill payment transactions.

Sharing Information with Third Parties

We have contracted with a third party to make internet services available to our customers. We will provide our internet service provider (ISP) with only that information necessary to conduct transactions for our customers. Our contract with our ISP requires them to maintain your information with the same high level of confidentiality with which we maintain your information. Our ISP maintains ICSA certification. ICSA certification reflects a commitment to secure internet transactions and the existence of state-of-the-art website security technology.

Information Security

We have many security features in place to protect your information on the internet. One of these features is the access code you select to access your account information on-line. These access codes consist of your Subscriber ID and your personal identification number (PIN). You can protect your account information by signing off of your computer when you have completed your transaction, changing your PIN frequently, and by not sharing these codes with anyone. If you forget to sign off, our internet banking system will sign off for you after there has been no activity for a certain period of time.

In addition to the foregoing, secure browsers, such as Microsoft's Internet Explorer and Netscape's Navigator, are required to access your information as additional protection of your account information. We support 128-bit encryption browsers. Encryption serves to "scramble" your private, financial information as it moves between your computer at home and ours. Firewalls are also used to ensure that only authorized transactions occur. Internal reports, produced by our internet system, are reviewed daily by our authorized personnel to ensure that only authorized transactions have occurred.

We also offer links to other websites that may be of interest to you. Please note, however, that when you leave our website, you are leaving our secure site and entering a site over which we have no control.

There are many new companies offering services to internet customers. Some of these companies offer to bring all of your financial information to one website for your review. Please be aware that if you provide your Subscriber ID and PIN to one of these companies, you are authorizing them to access your account. Any transactions that may take place in your account as a result are considered to be authorized by you. If you wish to cancel this type of account, you will need to notify us so that we may issue new access codes for your internet account.

E-Mail Security

We use Secure Socket Layer (SSL) protection for e-mails sent through our internet banking website by customers who have accessed our internet banking system via their Subscriber ID and PIN. Communications from our internet banking customers are secure and our response to you is equally secure. However, e-mails sent by other means are not secure communications. We encourage our non-internet banking customers to send all communication containing confidential information (such as your account number or social security number) to us in a letter at the address shown on our website.

There are numerous regulations in place to ensure your privacy, such as the Federal Right to Financial Privacy Act, the Gramm-Leach-Bliley Act of 1999, the Electronic Funds Transfer Act, the Fair Credit Reporting Act, and the Fair Debt Collection Practices Act. Our company is committed to complying with the letter and spirit of all laws and regulations affecting our business. We believe that this is another facet of the quality customer service you expect from us.