

FACTS

WHAT DOES CenterState Bank, N.A. 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 account balances
- account transactions and checking account information
- payment history and wire transfer instructions

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 CenterState Bank, N.A. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does CenterState 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 | Yes | No |
| For our affiliates' everyday business purposes— information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes— information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | No | We don't share |

Questions?

Call 855-863-2265 or go to www.centerstatebank.com

Rev. 04/2012

Who we are

Who is providing this notice?

CenterState Bank, N.A.

What we do

How does CenterState 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.

We also limit access to information to those employees for whom access is necessary.

How does CenterState Bank collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay your bills online or deposit/withdraw money
- use your credit or debit card or make a wire transfer

We also collect your personal information from others, such as credit bureaus.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes — information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates 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.

- ***R4All, Inc. is an affiliate of CenterState Bank N.A. in which information may be shared about your transactions and experiences for everyday business purposes.***

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***CenterState Bank, N.A. does not share with non-affiliates so they can market to you.***

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- ***Our joint marketing partners may include other financial services companies.***

Other important information

If in addition to federal law, you are protected by specific state or local regulations concerning information sharing and marketing, CenterState Bank, N.A. will also fully comply with these regulations.