



FACTS

WHAT DOES CAPITAL CITY BANK GROUP 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?	<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"> ■ Social Security number, income, credit history and credit scores ■ Account balances and payment history <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 City Bank Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital City Bank Group 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 nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Visit any Capital City Bank office or ■ Call our Client Service Center at 888.671.0400 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. You can contact us at any time to limit our sharing.</p>
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Questions?	Visit any Capital City Bank office, call 888.671.0400 or go to www.ccbg.com .
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Who we are	
Who is providing this notice?	Capital City Bank Group includes Capital City Bank, Capital City Services Company, Capital City Trust Company and Capital City Banc Investments.
What we do	
How does Capital City Bank Group 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 Bank Group collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account, deposit money, use your debit card or credit card ■ Pay your bills or apply for a loan <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 preference will apply to any account on which you have sole signature authority. Your opt-out preference will remain in effect until revoked by you.

Definitions	
Affiliates	<p><i>Companies related by common ownership or control. They can be financial and nonfinancial companies.</i></p> <ul style="list-style-type: none"> ■ <i>Capital City Bank</i> ■ <i>Capital City Services Company</i> ■ <i>Capital City Trust Company</i> ■ <i>Capital City Banc Investments</i>
Nonaffiliates	<p><i>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</i></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><i>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</i></p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include Elan, Elavon and Invest Financial Corporation.</i>