

CRA PUBLIC COMMENTS 2019

During 2019, South State Bank received public comments from customers regarding the availability of banking services. These public comments consisted primarily of reduced branch hours and branch consolidations. South State Bank responded to each customer comment with information relative to the next closest branch location and/or ATM location. In addition, we promoted the availability of credit and other banking services within our communities through South State Bank's alternative forms of banking which includes: Mobile Banking, Online Banking, Telephone Banking, Deposit Taking ATMs, BillPay, eBills, eStatements, DigitalWallet, Alerts, Bank to Bank Transfers, Apple Pay, Android Pay, and Samsung Pay.

- One comment noted that the Cornelia Ingles GA Branch should not close as it is more convenient for customers to use this location
- Two comments noted that the Savannah Garden City GA Branch should not close as it is more convenient than the other closely located branches
- One comment noted that the North Charleston SC Branch should not close as it is more convenient for customers
- Two noted that the Gainesville Kroger GA Branch should not close as it is more convenient for the customers
- One comment noted that the Conway Walmart SC Branch should not close as it is the most convenient banking location in the area
- One comment noted that the Gainesville Kroger GA Branch should not close and the Gainesville EE Butler GA Branch should have longer lobby hours as those were more convenient for the customers
- One comment noted the Midlothian Swift Creek Kroger VA Branch should not close as it is more convenient for customers
- One comment noted the Augusta Washington Road GA Branch should not close as it was more convenient than the other closely located branches

For each of the above comments, the Bank responded and notified the customers of the closest full service branch location as well as South State Bank's alternative banking options.