

CRA PUBLIC COMMENTS 2020

During 2020, 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, Digital Wallet, Alerts, Bank to Bank Transfers, Apple Pay, Android Pay, and Samsung Pay.

- Two comments noted that the Gastonia Branch on Neal Hawkins Road should not close as it is more convenient for customers to use this location
- One comment noted that the South College Road branch in Wilmington should not close as it is more convenient for customers to use this location
- One comment noted that the branch location inside Walmart in Commerce should not close as it is more convenient for customers to use this location. A second comment requested for the ATM to remain if the location is closed for convenience