

CRA PUBLIC COMMENTS 2018

During 2018, South State Bank received public comments regarding the availability of banking services. These public comments consisted primarily of reduced branch hours or 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 Jonesville SC Branch and ATM should not have closed because it was more convenient for customers than other locations
- Two comments noted that the Honea Path SC Branch should not close because it is more convenient for customers than other locations
- One comment noted that the Martinez Fury's Ferry GA Branch should have Saturday hours
- One comment noted Moncks Corner SC Branch should have a deposit-taking ATM
- One comment noted the Limestone SC Branch should not have closed because it was more convenient for customers
- One comment noted that the Charleston Broad SC Branch should have better services and instructions for customers that need to come into the branches
- One comment noted that the Martinez Columbia Road GA Branch should have better hours for the branch and drive-thru, as well as increasing the mobile deposit limit
- One comment noted that the James Island SC Branch does not have an ATM and there is no ATM available on Daniel Island
- One comment noted there should be more branches available in Gainesville, GA. The Jonesville GA Branch should not have closed
- One comment noted that the Orangeburg St. Matthews SC Branch should resume having Saturday hours
- One comment noted that the Charleston Magwood SC Branch should have Saturday hours
- One comment noted the Greenwood Main SC Branch needed improved hours and less restrictions on transactions
- One comment noted the distance between South State Bank branches and the need for more to be more convenient to cut down on travel times
- One comment noted that the Ellore SC Branch should have a deposit taking ATM
- One comment noted that the Union Main Street Branch and ATM should not have closed as they were more convenient in that location

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.