

All of the products and services offered by SSB are provided through South State Bank and its subsidiary, South State Advisory, Inc., a wholly-owned registered investment advisor (“Advisory”). Below is a listing of the products and services currently offered by South State Bank and its subsidiary to its customers.¹

Credit Services Offered

Real Estate Mortgages (Fixed or Adjustable Rate)

- Conventional Mortgages
- FHA/VA Loans
- Construction/Permanent Loans
- Jumbo Mortgages
- Lot Loans
- USA Loans
- Refinancing

Consumer Loans

- New and Used Auto/Motorcycle Loans
- New and Used Boat Loans
- New and Used Manufacturing Housing Loans
- CD-Savings Secured Loans
- Stock Secured Loans
- New and Used Personal Watercraft Loans
- New and Used RV Loans
- Personal Line of Credit
- Unsecured Personal Loan
- Home Equity Line of Credit
- Piggyback HELOC
- Second Home HELOC
- Bridge HELOC
- Consumer Overdraft
 - Personal AOP
 - Overdraft Line of Credit

Micro Business Loans

- Micro Business New and Used Auto
- Micro Business Electronics and Office
- Micro Business Heavy and Farm Equipment

¹ This listing of south State Bank’s products and services is subject to change over time.

- Micro Business Medical and Light
- Micro Business Rolling Stock
- Micro Business Stock Secured
- Micro Business LOC Cash Secured
- Micro Business LOC Business Assets
- Micro Business LOC Unsecured

Commercial Loans

- Revolving Credit
- Term Loans
- Construction Loans
- Letters of Credit
- Small Business Administration Loans
- Derivative and Interest Rate Swaps
- Business Equity Line
- Business Ready Reserve

Consumer Credit Card Products

- VISA® Platinum
- VISA® Real Rewards
- VISA® College Real Rewards
- VISA® Secured
- AMEX® Cash Rewards Card
- AMEX® Premier Rewards Card

Business Credit Card Products

- VISA® Business Card
- VISA® Business Real Rewards
- VISA® Business Rewards PLUS
- VISA® Business Cash Card
- VISA® One Card (Purchase Card – Corporate Liability)
- VISA® Signature Business Company Card (Corporate Liability)
- VISA® CommUNITY Card (Corporate Liability)

Deposit Services Offered

Personal Savings

- Smart Savings
- Personal Money Market
- Health Savings Account
- Youth Savings
- Certificates of Deposit
- Individual Retirement Account
- Employee Savings
- Holiday Savings

Personal Checking

- South State Checking
- Choice Checking
- Gold Checking
- Classic Checking
- Student Checking
- Private Banking
- South State at Work
- Employee Checking
- Construction Account

Personal Other

- Online and Mobile Banking.
- ACH
- Wire Transfers
- Round Up to Save
- Overdraft Sweep
- Rx Savings Card
- Debit Cards (personal and HSA)

Business Checking

- Basic Business
- Business Choice
- Commercial Analysis
- Commercial Analysis Plus
- IOLTA

- Community Checking
- Community Checking Plus
- Estate Checking
- Smart Business Savings
- Business Money Market
- Business Sweep
- Zero Balance
- Repurchase Account Sweep
- ICS Sweep
- Certificates of Deposit
- Overdraft
 - Business AOP
 - Overdraft Sweep

Business Other

- Online and Mobile Banking
- ACH
- Wire Transfers
- Treasury Management Services
- Employee Benefits Solutions
- Merchant Services
- Lockbox
- Debit Cards

Other Services Offered

- Private Banking and Wealth
- Trust Management Services
- Investment Services
- Asset Management
- Retirement Plan Services
- Corporate and Institutional Services