

California Consumer Privacy Notice

SouthState Bank, N.A. and its subsidiaries (collectively, the "Company" or "SouthState") are committed to protecting the privacy and security of the information we collect and to being transparent about the purposes for which we use your information.

This Privacy Notice ("Notice") is made pursuant to the California Consumer Privacy Act of 2018, as amended (the "CCPA") and applies to all residents of California who are current or previous customers, applicants for products and services offered by SouthState and visitors to our website (SouthStateBank.com). This Notice sets forth SouthState's policies regarding the collection, use, and dissemination of Personal Information for our previous, current and prospective customers. Personal information means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular individual or household. However, as used in this notice, the term "personal information" does not include, and this notice does not apply to:

- Personal information that we collect, process, sell, or disclose pursuant to the federal Gramm-Leach-Bliley Act, and implementing regulations, or the California Financial Information Privacy Act (Division 1.4 (commencing with Section 4050) of the Financial Code);
- Publicly available information from government records;
- De-identified or aggregated consumer information; or
- Other information excluded from the CCPA's scope, including:
 - o Health or medical information covered by the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA) or clinical trial data;
 - o Personal information covered by other sector-specific privacy laws, including the Fair Credit Reporting Act (FCRA) and the Driver's Privacy Protection Act of 1994.

What Information Do We Collect and How Do We Use It?

Information collected may be used to provide you with products and services that we offer, for ongoing management and maintenance of the products and services you have with us, or in order to meet regulatory, federal or state law requirements. In addition, we may use information collected on our website or other online platforms to market products and services to you. It is necessary for SouthState Bank to share certain customer information with our service providers in order to provide our products and services to you; please see our Consumer Privacy Notice for specific details.

Data defined under the CCPA that we may collect

- **Personal Identifiers and Contact Information:** Real Name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number or state identification card number passport number or other similar identifiers.
- **Personal information that is not publicly available that is lawfully made available to the general public from federal, state, or local government records:** Name, signature, Social Security number, date of birth, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information or similar identifiers.

- **Protected characteristics of protected classifications under California or Federal Laws such as:** Age (40 years or older), race, ethnicity, gender, marital status, and other similar information.
- **Internet or Other Electronic Network Activity:** all activity on the Company's information and communication systems, such as IP address, internet browsing history, search history, email communications, stored documents, usernames and passwords; information regarding interactions with a website, application, or advertisement, including phone calls, call logs, voice mails, text messages, chat logs, app use, mobile browsing and search history; and other similar information.
- **Commercial information:** Records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Biometric information:** Physiological, behavioral, and biological characteristics or activity patterns used to extract a template or other identifier or identifying information, such as fingerprints you provide to us, and voice recordings when you contact us by telephone.
- **Internet or Other Electronic Network Activity:** Browsing history, search history, and information regarding a consumer's interaction with a website, application, or advertisement.
- **Geolocation Data:** Information associated with the location of an electronic device.
- **Sensory Data:** Audio, electronic, visual, thermal, or similar information.
- **Professional or Employment related information:** Current or present job history
- **Inferences drawn from other personal information:** Information identified to create a profile about a consumer reflecting the consumer's preferences, characteristics, psychological trends, preferences, predispositions, behavior, and attitudes.

Sales of Personal Information

In the preceding twelve (12) months, we have not sold personal information.

Disclosures of Personal Information for a Business Purpose

In the preceding twelve (12) months, we have disclosed the following categories of personal information for a business purpose:

- Personal Identifiers
- Device/IP Data
- Web Analytics
- Geolocation Data

If you would like to limit the information disclosed, you will need to manage your browser cookies on our website. Please see our Privacy Controls page which includes instructions for deleting or disabling browser cookies.

If You Send Us Personal Information

When you subscribe to receive communications from SouthState Bank or contact us with questions or interest in one of our products or services, information collected may include your name, contact information, email address, communication preferences, and other information you submit through our Sites and Communications. In order to serve you, we may use the information you provide to send you information you have requested and other information in which we believe you may be interested, to respond to your inquiry, to improve our website, to verify your relationship with SouthState Bank, and to take other actions that may be necessary to respond to your request.

Your Rights and Choices

The policies and disclosures contained in this Privacy Policy may change over time, so please check this notice periodically for changes. If you have additional questions about SouthState Bank data collection practices after reading this notice, please contact us at CCPARequests@SouthStateBank.com.

The right to request the specific categories of information we collect

You have the right to request that SouthState Bank disclose certain information to you about our collection and use of your personal information over the past 12 months, the business or commercial purpose(s) that the information was collected, and the categories of third parties that we share personal information.

The right to delete your personal information

You have the right to request that SouthState Bank delete your personal information unless we are required to retain the information under Federal or State Law or other regulations.

The right to say "no" to the sale of personal information

In the preceding twelve (12) months, we have not sold personal information.

The right to equal service and price, even if you exercise your CCPA privacy rights

The receipt of a request for information or a request to delete information covered under CCPA will have no impact on the products or services you receive or are offered to you by SouthState Bank.

Exercise your Rights

To exercise your rights described above, please submit a request to us by either:

- Submit your request here: <https://www.southstatebank.com/privacyrequest>
- Call us at 800-277-2175

Upon receipt of a request a consumer will receive a confirmation of receipt within 10 calendar days. A full response will be provided within 45 calendar days unless we notify you that an extension to provide the information is necessary. We may take up to an additional 45 calendar days from the initial request. Please remember that sensitive customer data collected under the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act (GLBA) or California Financial Information Privacy Act (FIPA), and the Driver's Privacy Protection Act of 1994 will not be included in the information provided to you. **This includes information collected from you when you make a request to open an account with us.**

We may deny your request for information if:

- We cannot verify your identity.
- The request is not covered under CCPA

We may deny your request for deletion of information we have collected, if:

- The personal information we collected is needed to complete your requested transaction.
- The personal information we have is required to be maintained as part of a regulatory or legal requirement.
- The personal information we have is required to service your account with us.

Other websites

Please be aware that we are not responsible for the privacy practices of other websites that are linked to our site. We encourage our visitors to be aware when they leave our site and to read the privacy statements or policies of each website that they visit.