

DATA PRIVACY CONSENT FORM

I/We hereby authorize South Bank (A Rural Bank), Inc. and its representatives ("Bank") to collect, process, update or disclose personal information about me/us in accordance with the Data Privacy Act, its Implementing Rules and Regulations (IRR), the Bank's Data Privacy Statement, and Bank Secrecy Laws to verify my/our personal information from any person or entity that the Bank may deem necessary including but not limited to credit bureaus, financial institutions and government authorities to establish, confirm, review or update my/our record, manage my/our account and/or services provided to me/us, to conduct customer risk, capacity and suitability assessment, product development and audit, to market its product and services, and other legitimate business purposes, and to comply with its reporting obligations under applicable laws, rules and regulations.

I/We hereby agree to hold the Bank and the persons or entities from whom it may obtain or with whom it may disclose or verify my/our personal information free and harmless from any liability arising from the use of any such information.

I/We hereby confirm that I/we am/are aware that under the Data Privacy Act, I/we have (a) the right to withdraw the consent hereby given or to object to the processing of my personal information provided there is no other legal ground or overriding legitimate interest for the processing thereof; (b) right to reasonable access; (c) right to rectification; and (d) right to erasure or blocking of my personal information subject, however, to the conditions for the legitimate exercise of the said rights under the Data Privacy Act and its IRR, and subject further to the right of the Bank to terminate the product or service availed by me/us should I withdraw my/our consent or request the removal of my personal information.

I/We are also aware that the terms and conditions of the Bank's Data Privacy Statement as presently or hereafter implemented may be amended from time to time, and is accessible online at www.southbankinc.com or at such other address, platform or medium utilized by the Bank. I/We also undertake to inform the Bank of any change in my/our personal information. Signature over Printed Name Date:

Signature over Printed Name

Date