

<b>FACTS</b>	<b>WHAT DOES AMERICAN NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	Financial Companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number</li> <li>• Credit History</li> <li>• Credit Card and Other debt</li> <li>• Payment History</li> <li>• Credit Score</li> <li>• Account Balance</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers personal information; the reasons American National Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does American National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – Such as to process your transactions, maintain your Account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – To offer our products and services to you	No	We don't share
<b>For Joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 800-279-0007 or go to <a href="http://www.american.bank">www.american.bank</a>	

Who we are	
<b>Who is providing this notice?</b>	American National Bank
What we do	
<b>How does American National Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to non public information about you to those employees who require that information to provide products and services to you.
<b>How does American National Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills</li> <li>• Apply for a loan</li> <li>• Provide account information</li> <li>• Give us your contact information</li> </ul> We also collect your personal information from others such as credit bureaus, affiliates, and other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes –information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> <li>• American National Bank does not share with our affiliates.</li> </ul>
<b>Non affiliates</b>	Companies not related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"> <li>• American National Bank does not share with non affiliates so they can market to you</li> </ul>
<b>Joint marketing</b>	A formal agreement between non affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include credit card companies.</li> </ul>