

## FACTS

### WHAT DOES AMERICANET BANK DO WITH YOUR PERSONAL INFORMATION?

## WHY?

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.

## WHAT?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number
- Account Balances
- Payment History
- Credit History
- Checking account information
- Wire transfer instructions

We do not disclose nonpublic personal information about former customers, except as permitted by law.

## HOW?

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 AmericaNet Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AmericaNet Bank share?	Can you limit 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	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	No
<b>For our affiliates' every day business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market you</b>	No	No

## Questions?

Call 888-210-2028 or go to [www.americanetbank.com](http://www.americanetbank.com)

# What we do

## How does AmericaNet Bank protect my personal information?

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.

## How does AmericaNet Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Uses your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

## Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

# Definitions

## Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *AmericaNet Bank does not share with our affiliates.*

## Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *AmericaNet Bank does not share with nonaffiliates so they can market to you.*

## Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products and services to you.

- *AmericaNet Bank does not jointly market with nonaffiliates.*

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