

PRIVACY POLICY NOTICE

Rev. 08/2011

FACTS

WHAT DOES AMERICAN NATIONAL BANK AND PEOPLES NATIONAL 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
- Credit History
- Credit Card and Other debt
- Payment History
- Credit Score
- Account Balance

When you are no longer our customer, we continue to share your information as described in this notice.

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 American National Bank and Peoples National bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American National share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transactions, maintain your Account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – To offer our products and services to you	No	We don't share
For Joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – Information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To Limit Sharing

Call 800-279-0007 or go to www.anbank.com.

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us anytime to limit our sharing.

Questions?

Call 800-279-0007 or go to www.anbank.com

Who we are

Who is providing this notice?

American National Bank and Peoples National Bank

What we do

How does American National 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. We restrict access to non public information about you to those employees who require that information to provide products and services to you.

How does American National Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Pay your bills
- Apply for a loan
- Provide account information
- Give us your contact information

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.

- Our affiliates include, ANB Financial Services, LLC.

Nonaffiliates

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

- American National Bank and Peoples National Bank does not share with non affiliates

Joint marketing

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

- American National Bank and Peoples National Bank does not jointly market