

## ONLINE BANKING LOGIN

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## PRIVACY

### Your Privacy is Important to Us

Protecting your privacy is very important to all of us at Americana Community Bank. We want you to understand what information we collect and how we use it. In order to provide you with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Americana Community Bank employees for the collection, use, retention, and security of nonpublic personal information. This policy applies to customers who obtain a product or service primarily for personal, family, or household purposes. If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice. If you have questions about these procedures or have a question about the privacy of your information, you should call us at 507-794-3551 or toll-free at 800-788-9602.

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FACTS

WHAT DOES AMERICANA COMMUNITY 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 depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and payment history
- transaction history and credit history

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

Reasons we can share your personal information	Does Americana Community 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	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	No	We don't share
<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
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-800-788-9602 or go to <a href="http://www.americanafinancial.com">www.americanafinancial.com</a>	
Who we are		
Who is providing this notice?	Americana Community Bank	
What we do		
How does Americana Community 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 Americana Community Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account or give us your contact information</li><li>• apply for a loan or show us your drivers's license</li><li>• make deposits or withdrawals from your account</li></ul> 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 <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 nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Americana Community Bank does not share with our affiliates.</li></ul>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• Americana Community Bank does not share with nonaffiliates so they can market to you.</li></ul>	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Americana Community Bank doesn't jointly market.</li></ul>	

### Additional Ways to Limit Direct Marketing Offers

**Credit Reporting Agencies** - If you would like to stop credit reporting agencies from disclosing your information to companies who want to offer you credit or other products, call the following toll-free number and follow the directions on the recorded message: 1-888-567-8688 or visit [www.optoutprescreen.com](http://www.optoutprescreen.com) for more information.

**Mail** - The Direct Marketing Association's (DMA) Mail Preference Service lets you opt out of receiving direct mail marketing from many national companies for five years. When you register with this service, your name will be put on a "delete" file and made available to direct-mail marketers. However, your registration will not stop mailings from organizations that are not registered with the DMA's Mail Preference Service. To register with DMA, send your letter to:

Direct Marketing Association  
Mail Preference Service  
PO Box 643  
Carmel, NY 10512

**Telemarketing** - The Federal Government has created the [National Do Not Call Registry](#)--the free, easy way to reduce the telemarketing calls you get at home. To register, or to get information, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone you want to register. You will receive fewer telemarketing calls within three months of registering your number. It will stay in the registry for five years or until it is disconnected or you take it off the registry. After five years, you will be able to renew your registration.

**Email** - The DMA also has an [EMail Preference Service](#) to help you reduce unsolicited commercial emails. To "opt out" of receiving unsolicited commercial email, use DMA's online form at [www.dmaconsumers.org/offemallist.html](http://www.dmaconsumers.org/offemallist.html). Your online request will be effective for one year.