



ABOUT AB&T

- Business Hours
- Contact Information
- Locations
- Privacy
- Security



ONLINE BANKING

- Manage Your Account
- Statement Imaging
- Online Bill Pay



Privacy

Facts: What does American Bank & Trust Of The Cumberland 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
- Credit History and Credit Scores

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 customer's personal information to run their everyday business. In the section below, we list reasons financial companies can share their customer's personal information; the reasons American Bank & Trust chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Bank & Trust share?	Can you limit this sharing?
For our everyday business purposes - such as to process 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.	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness.	No	We don't share
For nonaffiliates to market to you.	No	We don't share

Questions?

Call **931-823-2265** or go to **www.americanbt.com**

Who We Are

Who is providing this information?

American Bank & Trust Of The Cumberland

What We Do

How does American Bank & Trust protect my personal information?

To protect your personal information from unauthorized access and use, we use security

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 American Bank & Trust 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
- Use your debit card

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

- American Bank & Trust does not share with our affiliates.

Nonaffiliates

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

- American Bank & Trust 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 or services to you.

- American Bank & Trust doesn't jointly market.

Loans

- Automotive Loans
- Personal Loans
- Mortgages
- Home Equity Lines of Credit
- Commercial/Business Loans
- Agricultural Loans
- Competitive Rates & Terms

Checking Accounts

- FREE Checking
- Regular Checking Account
- Veterans Checking Account
- Prestige Account (Age 50 & Over)
- Now Checking Account
- Money Market Deposit Account

Savings Accounts

- Regular Savings Account
- Christmas Club Account
- Certificates of Deposit
- Individual Retirement Accounts (IRA)

About Us

- Business Hours
- Contact Information
- History
- Privacy
- Security

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 Privacy Policy

Contact Information

Livingston - Main Office
 808 West Main Street
 Livingston, TN 38570
 Phone: (931) 823-5648
 Fax: (931) 823-7389
 Telephone Banking:
 (931) 823-3425

Social Networks



About

- About AB&T
- Contact Us
- Locations
- Business Hours

Customers

- Security
- Privacy
- Online Banking

Services

- Bank Services
- Loans
- Checking
- Savings

Community

- About AB&T
- Contact Us
- Locations
- Business Hours

(931) 526-8128

Cookeville - Neal Street

1450 Neal Street
Cookeville, TN 38501
Phone: (931) 526-4800
Fax: (931) 526-4814
Telephone Banking:
(931) 526-7516



Each depositor is insured to at least \$250,000.