

Customer Oriented, Community Involved.



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Powered by Insite	WHAT?	•
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	HOW?	All fina custor their e below compa perso Ameri to sha sharin
	Reasons we can share your Personal Information:	Does a share
	For our every day 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
	For our marketing purposes-To offer our products and services to you	NO we
	For joint marketing with other financial companies	NO

	<u>Rev. 2/2011</u>	
FACTS	What does American Bank of Baxter Springs 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.	
	The types of personal information we collect and share depend on the product or service you have with us. This information can include:	
WHAT?	 Social Security Number and assets Income and transation history Account transactions 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 American Bank of Baxter Springs chooses to share; and whether you can limit this sharing.	
Reasons we can share your Personal Information:	Does American Bank of Baxter Springs share?	Can you limit this sharing?
For our every day 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 do not share	we do not share
For joint marketing with other financial companies	NO	we do not share
For our affiliates'		

purposes - information about your transactions and experiences	NO	we do not share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	we do not share
For our affiliates to market to you	NO	we do not share
For non-affiliates to market to you	NO	we do not share
QUESTIONS?	Contact us <u>here</u> here or call 620-856-2301	1
WHO WE ARE		1
Who is providing this Annual Privacy Notice?	American Bank; 1201 Military Ave; PO Box 597 Baxter Springs, KS 66713 American Bank; 810 East Maple; PO Box 230 Columbus, KS 66725 American Bank; 901 East 7th ST. PO Box 385 Galena, KS 66739	
WHAT WE DO		1
How does American Bank of Baxter Springs 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, secured files, and secured buildings. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.	
How does American Bank of Baxter Springs collect my personal information?	 We collect your personal information, for example, when you: apply for loan or open an account apply for insurance or make deposits or withdrawls from you account pay your bills 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 credit worthiness affiliates from using your information to market you sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing 	
DEFINITIONS		1
Affiliates	Companies related by common ownership or control. They can be financial and non- financial companies. • American Bank does not share with our affiliates.	

Non-Affiliates	ownership or control. They can be financial and non-financial companies. • American Bank does not share with nonaffiliates so they can market to you.		
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • American Bank doesn't jointly market.		
OTHER IMPORTANT INFORMATION			
Please note: Since American Bank of Baxter Springs DOES NOT SHARE N PERSONAL INFORMATION with any outside source other than what is des as legal for the purpose of performing our everyday business, YOU, our customer, DO NOT NEED TO "OPT-OUT" for any sharing of personal infor Should you have questions, please refer to the QUESTIONS Section abov contact our Bank's Privacy Officer. We, at American Bank of Baxter Sprin thank you for your confidence in our valued business relationship.			

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