

**Important Information About Your Privacy**
**Rev. 7/10**

<b>FACTS</b>	WHAT DOES AMERICAN CONTINENTAL BANK DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	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.
<b>WHAT?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and credit history</li> <li>▪ Account balances and payment history</li> <li>▪ Checking account information and overdraft history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>HOW?</b>	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 Continental Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Continental Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> Such as to process your transaction, 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	WE DO NOT SHARE
<b>For joint marketing with other financial companies</b>	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	WE DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your credit worthiness	NO	WE DO NOT SHARE
<b>For our affiliates to market to you</b>	NO	WE DO NOT SHARE
<b>For nonaffiliates to market to you</b>	NO	WE DO NOT SHARE

<b>Questions?</b>	Call (626) 363-8988 or go to <a href="http://www.americancontinentalbank.com">www.americancontinentalbank.com</a> .
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<b>What we do</b>	
How does American Continental 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 American Continental Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your debit or credit card</li> </ul> <p>We also collect your personal information for others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates everyday purposes information about your creditworthiness</li> <li>▪ affiliates from using your information to market you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>American Continental Bank has no affiliates.</i>

Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>American Continental Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>American Continental Bank does not jointly market.</i>

<b>Other Important Information</b>	
<b>California Privacy Act</b>	Under the California Financial Information Privacy Act (SB1), California residents have rights to control the sharing of some of their personal information. Since American Continental Bank does not sell or share customer information with outside parties, there is no need to inform us of your choice as to whether we can share or see your personal information.

The accuracy of the information American Continental Bank maintains is very important. If you believe we have information about you that is incorrect, outdated or incomplete, or if the information you think is wrong appears on a statement or notice from us, you should call us at (626) 363-8988 or the telephone number shown on the statement or notice. We will look into the matter and correct our records as appropriate.

American Continental Bank may update this Privacy Policy from time to time. If we make any material change to this Statement or in how we use your personally identifiable information, we will prominently post such changes prior to implementing it.

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