

FACTS

WHAT DOES AMERICAN EXCHANGE 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

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 checking account

How?

All financial companies need to share customers' personal information to run everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Exchange Bank chooses to share

Reasons we can share personal information	Does American Exchange Bank share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your accounts(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	YES	No
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business 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 nonaffiliates to market to you	NO	We do not share

Questions?

Call 405-756-3101 or go to aebank.us



**AMERICAN
EXCHANGE BANK**
LINDSAY, OKLAHOMA
Member FDIC

Who we are

American Exchange Bank	Location in Lindsay, OK
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What we do

How does American Exchange 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 maintain physical, electronic, and procedural safe
How does American Exchange Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan • use your debit card We also collect your personal information from other, 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"> • 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

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>The First National Bank, Fletcher, OK and branch in Sterling, OK</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>None</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>None</i>

Other important information

Your privacy and security is very important to us and we use the most up-to-date technology to keep your information always protected and secure.