

American Heritage Bank Privacy Policy

FACTS

WHAT DOES AMERICAN HERITAGE 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 or employment information
- Account balances, 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 American Heritage Bank chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION

DO WE SHARE?

CAN YOU LIMIT?

For our everyday 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 Don't Share

For joint marketing with other financial companies:

Yes

No

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 our affiliates to market to you:

No

We Don't Share

For non-affiliates to market to you:

No

We Don't Share

QUESTIONS?

Call 575-762-2800 or go to www.ahbnm.com

WHO WE ARE

Who is providing this notice?

American Heritage Bank

WHAT WE DO

How does American Heritage 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 Heritage Bank collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Use your debit card or ATM card
- Make deposits or withdrawals from your account
- Provide employment information

We also collect your personal information from others, such as credit card 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 creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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 non-financial companies.
American Heritage Bank has no affiliates.

Non Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.
American Heritage Bank does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Our joint marketing partners include credit card companies.