

**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:

- n Social Security number and income
- n account balances and account transactions
- n credit history and payment 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	Does American Heritage Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, 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	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 918-224-3210 or go to [www.ahb-ok.com](http://www.ahb-ok.com)

**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

	<p>buildings.</p> <p>We maintain physical, electronic, procedural safeguards to ensure the confidentiality of your information. Only employees who need information to provide products or services to you have access to your information.</p>
<b>How does American Heritage Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>n open an account or deposit money</li> <li>n pay your bills or apply for a loan</li> <li>n use your debit card or perform a transaction with us and others</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> </ul> <p>State laws may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>"American Heritage Bank does not share with our affiliates"</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>"American Heritage Bank does not share with nonaffiliates so they can market to you". The Bank may make disclosures to other nonaffiliated third parties as permitted by law.</i></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>"American Heritage Bank doesn't jointly market"</i></p>

Other important information
<p>We do not knowingly solicit data from children nor do we knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and parents.</p>