



[Home](#) > Bank Privacy Notice

[Print](#)

Text Size



Bank Privacy Notice

FACTS WHAT DOES AMERICAN NATIONAL 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 and credit history
 - employment information and overdraft history
 - wire transfer instructions 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 National chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does American National share? | Can you limit this sharing? |
|--|-------------------------------|-----------------------------|
| 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 nonaffiliates to market to you | No | We don't share |

Questions? Call 434-792-5111 or Toll-free at 800-240-8190 or go to www.amnb.com

Who Are We

Who is providing this notice? American National means American National Bank and Trust Company.

What We Do

How does American National 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does American National collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Give us your contact information
- Give us your wage statements
- Show your driver's license

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 creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates 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 National has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *American National does not share with nonaffiliates 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 Insurance providers.*

Rev. June 2010

© 2014 American National Bank and Trust Company. All Rights Reserved. Website powered by [ProfitStars®](#)



Saturday, April 26, 2014

NOTICE: This Bank is not responsible for and has no control over the content of the web sites that have links here. Please [contact us](#) with any questions or comments.



