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We put the "**Plus**" in banking

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FACTS	<p>WHAT DOES AMERICAN PLUS BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?</p>
Why?	<p>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.</p> <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>
What?	<ul style="list-style-type: none"> • Social Security number, income and employment information • Account balance and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	<p>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 Plus Bank, N.A. chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information	Does American Plus Bank, N.A. 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	Yes	No
For joint marketing with other financial companies	No	We don't share
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 affiliates to market you	No	We don't share
For non-affiliates to market you	No	We don't share

Questions Call 626-821-9188 or go to www.bankaplus.com

What we do

How does American Plus Bank, N.A. 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 collect your personal information, for example, when you

How does American Plus Bank, N.A. collect my personal information?

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus or other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- 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

Definitions

Companies related by common ownership or control. They can be financial and non-financial companies.

Affiliates

- *American Plus Bank, N.A. has no affiliates*

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

Nonaffiliates

- *American Plus Bank, N.A. does not share with nonaffiliates so they can market to you*

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Joint Marketing

- *American Plus Bank, N.A. doesn't jointly market*

Other Important Information

From time to time, we may change the policies and procedures provided in this Privacy Statement, due to changes in the law, or changes in our operations, and we will notify you of these changes as required by law.

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