

FACTS**WHAT DOES ANDREW JOHNSON 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 and Assets
- Account Balances and Account Transactions
- Income and Payment History

When you are *no longer* a 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 Andrew Johnson Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Andrew Johnson Bank 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	Yes	No
For our affiliates' everyday business purposes- information about your creditworthiness	Yes	Yes
For affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

- Call 423-783-1000 or mail the form below.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 423-783-1000 or go to AJBank.com

Mail-in Form

Please print	Mark any/all you want to limit: ____ For our affiliate's everyday business purpose - Information about your credit worthiness.	
	____ For our affiliates to market to you.	
	Name	_____
	Address	_____
	City, State, Zip	_____
Mail To:	Andrew Johnson Bank PO Box 907 Greeneville, TN 37744-0907	

Who we are

Who is providing this notice?	Andrew Johnson Bank
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What we do

How does Andrew Johnson 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 Andrew Johnson Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or open an account • Pay your bills, make a wire transfer, make deposits or withdrawals from your account <p>We collect your personal information from others such as: Credit Bureaus, Affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purpose-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Andrew Johnson Bank does share with our affiliate
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Andrew Johnson Bank does not share with nonaffiliates for marketing purposes
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Andrew Johnson Bank does not jointly market with nonaffiliated financial companies