

Online Banking Login

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Online Banking

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Privacy Notice

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Rev. 5/2014

FACTS	WHAT DOES ANTHEM BANK & TRUST 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: <ul style="list-style-type: none"> ● Social Security Number and Income ● Account Balances and Payment History ● Account Transactions 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?	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 Anthem Bank & Trust chooses to share; and whether you can limit this sharing..

Reasons we can share your personal information	Does Anthem Bank & Trust 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	Yes
For our nonaffiliates to market to you	No	Yes

Questions?

Call 225-687-6337 (Louisiana), 305-507-1534 (Florida) and 512-261-0035 (Texas) or go to www.anthembank.com

Who we are	
Who is providing this notice?	Anthem Bank & Trust
What we do	
How does Anthem Bank & Trust 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 restrict access to non-public information about you to employees who need to know information to provide products or services to you.
How does Anthem Bank & Trust collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an Account or Pay Your Bills ● Apply for a Loan or Give Us Your Income Information ● Make Deposits or Withdrawals from Your Account 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 <ul style="list-style-type: none"> ● 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 you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● Anthem Bank & Trust has no affiliates that it shares with.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● Non-affiliates we share with can include insurance companies, service providers, and data processors, as permitted by law.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Anthem Bank & Trust may joint market with other financial companies.</i>

Protect Yourself From Fraud

Phishing

Unfortunately fraud has become a factor that we all must be on the lookout for. There are criminals that attempt to acquire personal information such as account numbers passwords and social security numbers to use illegally for their own benefit. "Phishing" is the term used to describe this type of illegal activity. It is pronounced "fishing", and that is exactly what the criminals are doing; fishing for your personal information.

In a typical phishing scam, an e-mail will be sent that appears to come from a reputable company that you recognize such as your bank. In some cases, the e-mail may appear to come from a government agency such as the IRS or a bank regulatory agency.

The e-mail will warn you of a problem that requires your immediate response. The e-mail will direct you to click on a link that will send you to the institution's website. In a phishing scam you will be redirected to a phony website that may look exactly like the companies real site. In most cases you will be asked to verify personal information for verification purposes or update your account information. This is how the criminals obtain your information.

The phishing scam outlined above could also take place via the phone or mail? Criminals have learned to launch their attack on different fronts.

How to Avoid Being a Victim of a Phishing Scam

- Be suspicious of any urgent request for personal or financial information.

- Do not use the links in unsolicited e-mails to get to websites.
- Never provide personal information in response to unsolicited request.
- Always ensure that you are using a secure website when submitting personal information.
- Review your account activity regularly to make certain all transactions are legitimate.
- Make sure that your web browser is up to date with security patches installed.

Please note that no financial institution should contact you and request personal information such as account numbers or PINs. If this occurs, please contact your financial institution directly via telephone or in person to ensure you know who you are talking to and inform them of the attempt to acquire your personal information.

Tips for Avoiding Identity Theft

- Never provide your social security number, account numbers, PINs or other personal information to anyone via e-mail or over the phone.
- Always shred old papers which may contain your personal information.
- Never use your mail box for outgoing mail and remove incoming mail promptly. Identity thieves regularly raid mail boxes in search of your personal information.
- Review your credit report from time to time
- Never allow a computer system to remember your password for convenience.
- Choose a unique password and change your password regularly
- Do not allow yourself to be a victim of a phishing scam as outlined above.

What to do if You Become a Victim of Phishing or ID Theft

- Contact your financial institution immediately.
- Close any accounts that may be effected and create new passwords for new accounts that are opened.
- Request a "fraud alert" with the three major credit bureaus and also request that no new credit be granted without your approval.
 - Equifax: 800-685-1111 (www.equifax.com)
 - Experian: 888-397-3742 (www.experian.com)
 - Trans Union: 800-888-4213 (www.tuc.com)
- Monitor your credit report for signs of unauthorized access. The credit bureaus listed above can assist you here

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Anthem Bank & Trust Member FDIC. Equal Housing Lender 