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Pan American Bank

Personalized banking that meets your needs





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Privacy

FACTS

What does Pan American Bank do with your PERSONAL INFORMATION?

WHY?: Financial companies such as Pan American Bank choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires Pan American Bank 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
- Credit History
- Account Balances
- Checking Account Information
- Overdraft History
- Account Transactions

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 customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Pan American Bank chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Pan American 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.	NO	We Do Not Share
For joint marketing with other financial companies	NO	We Do Not Share
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We Do Not Share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We Do Not Share
For nonaffiliates to market to you	NO	We Do Not Share

QUESTIONS?: Call 323.264.3310

How does Pan American 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. Pan American Bank maintains physical, electronic and procedural safeguards. Access is limited to employees for whom access is appropriate.

How does Pan American Bank collect my personal information?

We collect your personal information, for example, when you:

- · Open an account
- Give us your contact information
- Apply for a loan
- Provide your mortgage information
- · Apply for financing

We also collect your personal information from others, such as credit bureaus, 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 information on your rights under state law.

DEFINITIONS

Affiliates: Companies related by common ownership or control. They can be financial or nonfinancial companies. *Pan American Bank does not have affiliates*.

Nonaffiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Pan American Bank does not share with non-affiliates < Pan American Bank does not have affiliates >*.

Joint Marketing: A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Pan American Bank does not jointly market*.

FOR CALIFORNIA CUSTOMERS: We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

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THE ACCURACY OF THE INFORMATION PAN AMERICAN BANK MAINTAINS IS VERY IMPORTANT. IF YOU BELIEVE WE HAVE INFORMATION ABOUT YOU THAT IS INCORRECT, OUTDATED, OR INCOMPLETE, OR IF THE INFORMATION YOU THINK IS WRONG APPEARS ON A STATEMENT OR NOTICE FROM US, YOU SHOULD CALL US AT (323) 264-3310 OR THE TELEPHONE NUMBER SHOWN ON THE STATEMENT OR NOTICE. WE WILL LOOK INTO THE MATTER AND CORRECT OUR RECORDS AS APPROPRIATE.

PAN AMERICAN BANK MAY UPDATE THIS PRIVACY POLICY FROM TIME TO TIME. IF WE MAKE ANY MATERIAL CHANGE TO THIS STATEMENT ON IN HOW WE USE YOUR PERSONALLY IDENTIFIABLE INFORMATION, WE WILL PROMINENTLY POST SUCH CHANGE PRIOR TO IMPLEMENTING IT.

THE ABOVE INFORMATION REPRESENTS PAN AMERICAN BANK'S PRIVACY POLICY STATEMENT EFFECTIVE MARCH 2013. THIS PRIVACY POLICY APPLIES TO INDIVIDUALS, AND WE RESERVE THE RIGHT TO CHANGE IT, ALONG WITH RELATED PROVISIONS, AT ANY TIME.

You can always call us at (323) 264-3310 if you have any questions.

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Website by: Atlas Software Group

WordPress Admin

Sat:9:00 am - 2:00 pm