

Privacy Policy

Rev June, 2012

FACTS	WHAT DOES ANB 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 depends on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and checking account information • Account balances and payment history • Transaction history and overdraft history <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 ANB Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ANB 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
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 866-433-0282 or your local banking center, or go to www.anbbank.com .
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What we do	
How does ANB 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. We restrict access to your personal and account information to our employees who need to know that information to provide products/services to you. We regularly assess our security standards.
How does ANB Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money

personal information?

- Apply for a loan or use your debit card
- Make deposits or withdrawals from your account

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.

Definitions

Affiliates

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

- Our affiliates include companies with a Sturm Financial Group name such as Community First Data Services.

Nonaffiliates

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

- Nonaffiliates we share with can include online banking, data processing, check processing.

Joint marketing

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

- Our joint marketing partners include debit or credit card processors.

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Online Banking Security

There are three general categories of Internet security concern that are addressed in this white paper. The first is Log-In protection, the requirement that each user maintain a strictly private password and Log-In ID to which no one but the authorized customer should ever have access. Second is transmission security, the need to keep unauthorized agents from intercepting and/or deciphering the transmission of customers' encrypted data while it travels between the customer's computer and the bank's server. Third, and lastly, is information privacy and integrity, the ability to prevent unauthorized agents from viewing and/or writing to customers data while it is stored on the bank's server.

"Customer" will be used to signify an authorized bank customer using software for the benevolent purposes it was intended and "agent" will be used to signify a person whose goal it is to exploit a software application for some negative end.

[I. LOG-IN PROTECTION FOR THE CUSTOMER](#)

[More info +](#)

[II. TRANSMISSION SECURITY](#)

[More info +](#)

[III. SERVER SECURITY AND INFORMATION PRIVACY/INTEGRITY](#)

[More info +](#)