



Privacy Policy

THE ANTWERP EXCHANGE BANK COMPANY Privacy Notice

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FACTS: WHAT DOES THE ANTWERP EXCHANGE BANK COMPANY 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
- *Account balances
- *Payment history
- *Transaction history
- *Transaction or loss history
- *Mortgage rates and payments

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 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 The Antwerp Exchange Bank Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:

*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.

Does The Antwerp Exchange Bank Company share? Yes
Can you limit this sharing? No

*For our marketing purposes -
to offer our products and services to you.

Does The Antwerp Exchange Bank Company share? No
Can you limit this sharing? We don't share

*For joint marketing with other financial companies-
Does The Antwerp Exchange Bank Company share? Yes
Can you limit this sharing? No

*For our affiliates' everyday business purposes -
information about your transactions and experiences

Does The Antwerp Exchange Bank share? No
Can you limit this sharing? We don't share

*For our affiliates' everyday business purposes -
information about your creditworthiness

Does The Antwerp Exchange Bank share? No
Can you limit this sharing? We don't share

*For nonaffiliates to market to you-

Does The Antwerp Exchange Bank share? No
Can you limit this sharing? We don't share

Contact Information

The Antwerp Exchange Bank Company welcomes your comments regarding this Statement of Privacy. If you believe that AEB has not adhered to this Statement, or if you have any questions, please contact AEB at 419/258-5351 or toll-free at 877/281-1847 for the Antwerp location. Or call 419-263-2705 for the Payne Branch office.

What We Do

**How does The Antwerp Exchange Bank Company 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

**How does The Antwerp Exchange Bank Company collect my personal information?*

We collect your personal information, for example, when you: open an account, apply for a loan, make deposits or withdrawals from your account, make a wire transfer, and show your driver's license. 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:

*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 non-financial companies. The Antwerp Exchange Bank Company does not share with our affiliates.

Nonaffiliates - Companies not related by common ownership or control. They can be financial and non-financial companies. The Antwerp Exchange Bank Company does not share with nonaffiliates so they can market to you.

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners includes an insurance company.

