

FACTS**WHAT DOES AMERICAN BANK AND TRUST COMPANY, N.A. 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 income
- account balances and transaction history
- credit history and credit scores

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 American Bank and Trust Company, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Bank and Trust Company, N.A 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	No	We don't share
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 our Back Office Support Department toll-free nationwide at (877)-626-2265 ext. 6524 or locally (563) 441-6524 during normal business hours, or by sending an email inquiry to us at BackOffice@ambankqc.com

What we do

<p>How does American Bank and Trust Company, N.A protect my personal information?</p>	<p>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.</p> <p>We restrict access to nonpublic personal information about you only to our employees who need that information to provide services and products to you.</p>
<p>How does American Bank and Trust Company, N.A collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● open an account or make deposits or withdrawals from your account ● pay your bills or apply for a loan ● use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>American Bank and Trust Company, N.A. does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>American Bank and Trust Company, N.A. does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>American Bank and Trust Company, N.A. doesn't jointly market.</i>

Other important information

<p>NOTICE FOR VERMONT RESIDENTS: To comply with Vermont law, we will automatically treat accounts with Vermont mailing addresses as if you have made the privacy choices listed above.</p> <p>NOTICE FOR CALIFORNIA RESIDENTS: To comply with California law, the following applies if your account has a California mailing address. We will not share information that we have about you with nonfinancial companies outside our family of companies, unless otherwise permitted by law. We will not share information about you within, or with financial companies outside our family of companies unless we first provide you with further privacy choices or unless otherwise permitted by law.</p>
