



## American National Bank Online Privacy Notice

American National Bank (the “Bank”, “we”, “our” or “us”) respects your privacy and is committed to protecting your personal information. This Online Privacy Notice (“Notice”) explains how we collect, use, store, and share the personal information through our ANB Card Controls app (the “App”) available on the Apple Store for iOS devices and the Google Play Store for Android devices.

If you have obtained other financial products from us, the Bank maintains our general [Privacy Policy](#) (“Policy”) which describes our policies and practices with respect to collecting and disclosing nonpublic personal information to both affiliated and nonaffiliated third parties. This Notice is provided in addition to, and does not replace, the Policy. While this Notice and the Policy are intended to be in compliment with each other, in the event of a conflict between this Notice and the Policy, the Policy shall control.

### Your Personal Information

Documented in our general [Privacy Policy](#), we provide information about what types of personal information we collect, reasons we may share personal information, and information as to whether you can limit the sharing of personal information. In addition to the information found in our Policy, we collect and/or share personal information in connection with the App, including:

- **Financial information** including payment information, purchase histories or tendencies or other financial information;
- **Electronic information** such as device ID, app installation and/or interactions, and other user content such as contact information, photographs, messages, and other content;
- **Geolocation data** from your device whether that be precise or approximate location, when you enable location sharing; and
- **Diagnostics data** such as crash logs, launch times or other data for the purposes of measuring technical diagnostics related to the app.

We collect this information through various means, including information you provide directly to our online service, information collected through third parties, and in an automated fashion or other technologies. We may use this information:

- To allow you to access your online service;
- To process your requests, transactions, applications and inquiries;
- To verify your identity using location-based data;
- To provide you with updates on your accounts, products and services, such as changes to terms, conditions or policies;
- To monitor usage, performance, and/or improve customer experience on our online services;

- For risk control, for fraud detection and prevention, and to increase security of our online services; and
- To comply with applicable legal requirements.

We further may share your personal information with select contractors and/or service providers that assist us in operating and maintaining our online services. This is done so pursuant to an agreement that limits the use of personal data to assist the Bank in its business purpose.

### **Children's Privacy**

The App is not intended for children under 13 years of age. The Bank does not knowingly solicit or collect personally identifiable information from children under the age of thirteen (13) without verifiable parental consent. If you are under 13, do not use or provide any information on this App or on or through any of its features. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information.

### **Data Security Measures**

The Bank maintains physical, electronic, and procedural safeguards designed to protect your personal information from unauthorized access, use or disclosure.

However, the transmission of information via the internet is not completely secure. It is also important that you protect your personal information. We will never request personal information, such as social security number, account numbers, PINs, or passwords, by email, phone calls or texts. If you receive an email, call, or text message that appears to be from us asking for your personal information, please contact us at 800-279-0007 to report any suspicious activity. Any transmission of personal information is at your own risk and we are not responsible for your circumvention of any privacy settings or security measures contained on the App.

### **Retention of Your Personal Information**

The Bank will retain and delete your personal information in accordance with, and as required by, applicable law.

### **Changes to this Online Privacy Notice**

This Notice is subject to change from time to time. All changes will become effective when posted unless indicated otherwise, and it is your responsibility to check this Notice for changes from time-to-time. Your continued use of our online services following the posting of a revised version of this Online Privacy Notice will constitute your acceptance. If you do not agree with the revised Notice, do not use any of our online services.

### **How to Contact Us**

You can contact the Bank regarding this Notice by calling 800-279-0007 or emailing us at [clientsupport@anbank.com](mailto:clientsupport@anbank.com). You may be required to provide verification information prior to discussing any specifics related to your personal information.

*Last revised March 6, 2025*