

AMERICAN HERITAGE BANK PRIVACY DISCLOSURE

FACTS	WHAT DOES AMERICAN HERITAGE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Social Security number or employment information Account balances, transaction history, and credit 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 American Heritage Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does American Heritage 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 don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purpose- Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purpose- Information about your creditworthiness	No	We don't share
For our affiliates to market you	No	We don't share
For nonaffiliates to market to you	No	We don't share
QUESTIONS?	Call 575-762-2800 or go to our website at www.ahbnm.com	

Who we are

Who is providing this notice?	American Heritage Bank
-------------------------------	------------------------

What we do

How does American Heritage 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.
How does American Heritage Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit or debit card • Make deposits or withdrawals from your account • Provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates's everyday business purposes-information about your creditworthiness • Affiliates from using your information to market you • Sharing for nonaffiliates to market you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>American Heritage Bank has no affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>American Heritage Bank does not share with nonaffiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include credit card companies.</i></p>