



FACTS

WHAT DOES ANDREW JOHNSON 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 that we 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 Assets• Account balances and Account Transactions• Income and Payment History | |
| 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 Andrew Johnson Bank 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 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 Do Not Share |
| For our affiliates' everyday business purposes – Information about your transactions and experiences. | No | We Do Not Share |
| For our affiliates' everyday business purposes – Information about your creditworthiness. | No | We Do Not Share |
| For our affiliates to market to you. | No | We Do Not Share |
| For nonaffiliates to market to you. | Yes | Yes |
| To limit our sharing | <ul style="list-style-type: none">• Call 877-425-2265 between 8:30am and 5:00pm Monday through Friday or• Mail the form below. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> | |
| Questions? | Call 423-783-1000 or go to www.andrewjohnsonbank.com | |
| Mail-in form | | |
| If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below: <input type="checkbox"/> Apply my choices only to me. | Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me. | |
| Name: | | |
| Address: | | |
| City, State and Zip Code: | | |
| Account Number: | | |
| Mail to: | Andrew Johnson Bank, Attention – Privacy Officer P.O. Box 907 Greeneville, TN 37744 | |

| Who we are | |
|--|---|
| Who is providing this notice? | Andrew Johnson Bank |
| What we do | |
| How does Andrew Johnson Bank protect my personal information? | To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings. |
| How does Andrew Johnson 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 or Apply for a loan. • Pay your bills or Make a wire transfer • Make deposits or withdrawals on your account <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' everyday business purposes – information about your credit worthiness. • 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.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account – unless you tell us otherwise. |
| Definitions | |
| Affiliates | <p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Andrew Johnson Bank does not share with any affiliates</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Brian Broyles, Insurance Specialist</i> |
| Joint Marketing | <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>Andrew Johnson Bank does not jointly market with nonaffiliated financial companies</i> |