

This Online Privacy Policy ("Privacy Policy") applies to the information that we collect when you visit the websites of Amerant Bank, N.A., and its affiliates, Amerant Investments, Inc., and Amerant Mortgage, LLC., (together, "we", "us", or "Amerant") or use our online banking services and other digital services that we own or control, including our mobile banking application, Amerant Mobile (together, the "Digital Services").

Privacy Notice Applicability for Financial Services

If you have a financial product or service with us, we will use and share any information that we collect from or about you through our Digital Services in accordance with the Privacy Notice of Amerant Bank, N.A., or the [privacy notice](#) of the Amerant affiliate that provides you the financial product, as may correspond. These privacy notices offer you certain choices with respect to the use and sharing of your personal information.

Categories of Personal Information that we may Collect and Share when you use our Digital Services

- Personal unique identifiers, such as full name and federal or state issued identification numbers including Social Security number, driver's license number, and passport number.
- Personal information, including contact details such as telephone number and address, financial information such as account number and balance, payment card details including credit and debit card numbers, as well as medical and health insurance information.
- Characteristics of protected classes or groups under state or federal law, such as sex or marital status.
- Purchase information, such as products and services obtained and transaction histories.
- Biometric information, such as fingerprints and voiceprints.
- Internet or online information such as browsing history, and information regarding interaction with our websites, applications, or advertisements.
- Geolocation data.
- Audio, electronic, visual, or similar information.
- Professional or employment-related information.
- Education information.
- Inferences based on information about an individual to create a summary about, for example, an individual's preferences and characteristics.

We may use this information

- To detect, investigate or prevent activities that may be illegal, violate our policies, cause harm to our operations or compromise our security.
- To optimize, improve or enhance our products, services and operations.
- To respond to your inquiries or fulfill your requests, including to provide individuals with, or evaluate their eligibility for, products and services that they have requested from us.
- To communicate with individuals about their accounts or transactions that they have made with us.
- To provide important information regarding our products or services, including changes to our policies or other terms, conditions or agreements and our Digital Services.
- To allow participation in surveys, sweepstakes, contests and other promotions.
- To comply with legal and regulatory requirements, required disclosures and choices and controls that may be available.
- To send offers and promotions for our products and services or for other products and services that may be of interest.
- To personalize online or mobile content and user experiences.
- To verify the identity or location of an individual for security, fraud prevention and other risk control purposes.
- To provide advertising based on activity on our Digital Services.
- To perform operational functions in connection with our business, including data analysis, audits, developing and improving products and services, enhancing the Digital Services, identifying usage trends and determining the effectiveness of promotional campaigns.
- For any other purpose disclosed by us to you at the time you provide us information.

How we share this information

- To our subsidiaries and affiliates.
- To contractors, service providers and other third parties we use to support our business.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of any or all of Amerant's assets, in which information held by Amerant about our Online Service users is among the assets transferred.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.
- To comply with any court order, law or legal process, such as, responding to any government or regulatory request.
- To enforce or apply our terms of use with respect to our Digital Services and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property or safety of Amerant, our customers or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction
- We may disclose aggregated information about you, and information that does not identify any individual, without restriction.

Please note that our sharing of information may be subject to additional rights available under applicable federal or state law.

What are Cookies and how does Amerant use Cookies?

Cookies are pieces of information that are stored directly on the devices that you are using. They allow us to collect information such as the type of browser you are using, the amount of time you spend using our Digital Services and the preferences you have set up for your accounts. We use this information for different purposes, including personalization of your experience, enhance security, facilitate navigation, display content more efficiently, recognize the device that you are using to access our services and understand how our services are used. We do not use cookies that capture personal information.

You can choose through your browser settings to have your devices refuse to accept any cookies, and the majority of devices and browsers offer additional privacy settings for cookies. Device and browsers could be different from each other, so look at your device settings or your browser help menu to learn how to modify your cookies. If you turn cookies off, you will not have access to some features that make your user experience within our Digital Services more efficient. Please note that you will need to manage your cookie settings for each device and browser that you use.

Social Media Platforms

Amerant may interact with registered users of various social media platforms, including Instagram® and Twitter®. Please note that these social media platforms may have additional terms from this policy about the privacy of your information. Please review the privacy policy for the specific online sites you are using before posting any content to such social media platforms (e.g., pictures, information, comments or opinions).

Chatbot Services

Through our Digital Services, we may use chatbots to provide you information or respond to your questions ("Chatbot Services"). We will not collect non-public personal information when interaction with you through the Chatbot Services. However, we may collect personal information through the Chatbot Services and share it with third parties in accordance with this Privacy Policy.

Children's Online Privacy Protection Act

Our Digital Services are not intended for children under 13 year of age. We do not knowingly collect personal information from children under 13. If you are under 13, please do not provide any information when using our Digital Services.

Linking to Third-Party Websites

The Digital Services may include links to websites that are not owned or operated by Amerant ("Third-Party Websites"). When you visit a Third-Party Website through these links, you will be subject to that website's privacy and security rules and practices. You should review the privacy policy and security practices of the linked Third-Party Websites before providing any information on that websites.

Data Security

Amerant Bank, N.A. takes the security of your personal information seriously. Please visit the Security Center posted in our main webpage, www.amerantbank.com, for additional information about how we protect your information, and important recommendations that we highly recommend to follow when you use the Digital Services.

Retention Period

We will retain your information for the period necessary to fulfill the purposes outlined in this Privacy Policy, unless a longer retention period is required by law.

Cross-Border Transfer

The Digital Services are controlled and operated by us from the United States, and are not intended to subject us to the laws or jurisdiction of any country or territory other than that of the United States. We may store and process your personal information in any country where we have facilities or in which we engage service providers, and, by using the Digital Services, you consent to the transfer of information to countries outside of your country of residence, including the United States, which may have different data protection rules than those of your country.

Changes to this Online Privacy Policy

Amerant reserves the right to change this Privacy Policy at any time. Prior to changes to the Privacy Policy, we will let you know by appropriate means such as by posting the revised policy on our main website. Your continued use of the Digital Services after any change in this Privacy Policy will constitute your acceptance of such change.

Contact Information

For more information, you can call our toll-free number 1-888-629-0810.



amerantbank.com

