

FACTS

WHAT DOES AMERANT BANK, N.A. (Amerant) 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?	<div>The types of personal information we collect and share depend on the product or service you have with us. This information can include:<ul style="list-style-type: none">Social Security numberAccount balancesCredit historyTransaction historyChecking account informationWire transfer instructions</div>
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 Amerant chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Amerant 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	Yes	No
For our affiliates everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing	<div><ul style="list-style-type: none">Mail the form below<p>Please note:</p><p>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.</p><p>However, you can contact us at any time to limit our sharing.</p></div>
Questions?	Call Toll-Free 1-888-629-0810 or go to www.amerantbank.com

✂

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choice(s) only to me.

Name

Address

City, State, Zip

Account #(s)

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market me.

Mail To:

Attn: Deposit Operations
P.O. Box 229015
Miami, FL 33222-9015



Who is providing this notice?	Amerant Bank, N.A. (Amerant)
What we do	
How does Amerant protect my personal information?	<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>Amerant uses cookies as part of our interaction with your browser. These cookies do not collect personal identifiable information.</p>
How does Amerant collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none">open an accountprovide account informationuse your credit or debit carddeposit moneyapply for a loan <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 creditworthinessaffiliates from using your information to market to yousharing 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>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">Our affiliates include financial companies such as Amerant Mortgage, LLC, and Amerant Investments, Inc.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none">Amerant Bank, N.A. does not share with nonaffiliates so they can market to you.
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">Our joint marketing partners include financial companies.

Other Important Information

This Privacy Notice applies to all Amerant Bank, N.A.'s consumer products or services that may be offered or made available. This Privacy Notice does not apply to any other product or service that you may obtain from Amerant Bank, N.A.. Additional information concerning Amerant Bank, N.A.'s commitment to privacy can be found at <https://www.amerantbank.com/privacy/> or by calling 1-888-629-0810. All consumer personal information collected, processed, or disclosed is pursuant to the federal Gramm-Leach-Bliley Act (Public Law 106-102), the Fair Credit Reporting Act with respect to affiliate sharing, and applicable implementing regulations. You may have other privacy protections under applicable law and to the extent applicable, we will comply with those provisions.

State laws:

For Nevada residents only: We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling 1-888-629-0810, or by writing to us at PO Box 229015, Miami, FL 33222-9015.

Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov.

For California residents only: Under California law, we will not share information we collect about you with companies outside of Amerant Bank, N.A. and its Affiliates, unless the law allows. For example, we may share information with your consent or to service your accounts. We will limit sharing among our Affiliates in accordance with this notice and to the extent required by California law. California residents are provided with additional information regarding the California Consumer Privacy Act.

Vermont: Under Vermont law, we will not share information we collect about Vermont residents with nonaffiliates, unless the law allows. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our affiliates except with your consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.





North Dakota Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by law, such as to process your transactions or to maintain your account.