

Digital Privacy Policy

Operations

528.00

Your privacy is important to us. This Digital Privacy Policy explains how Amarillo National Bank (ANB) collects, shares, uses, and protects information when you visit or use an online service and any other online service offered by ANB that links to or references this policy. This policy covers many online services, including ANB and Investment websites, mobile apps, and social media sites or pages, as well as any interactions you may have while viewing content provided through on ANB's digital advertising campaigns. As you review this Digital Privacy Policy, here are a few general principles to keep in mind:

- Our online services are intended for a U.S. audience. If you visit or use one of our online services, your information may be transferred to or processed in the United States of America.
- Our online services are not intended for children under the age of 13. We do not knowingly collect personal information from children under the age of 13 without parental consent. See the Children's Online Privacy Protection Act (COPPA) section below.
- If you have a financial product or service with us, we will use and share any information that we collect from or about you in accordance with our [Privacy Notice](#), which offers you certain choices with respect to the use and sharing of your personal information.
- ANB Mobile (see ANB Mobile Devices below) and our social media sites or pages may have additional terms and conditions about the privacy of your information.

Online Collection and Use of Personal Information

Collection

When you visit or use our online services, we may collect personal information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission of access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).

Use

We may use personal information:

- To respond to your inquiries and fulfill your requests;
- To provide important information regarding the products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information;
- To deliver marketing communications that we believe may be of interest to you, including ads or offers tailored to you;

Digital Privacy Policy

- To personalize your experience on our websites;
- To allow you to apply for products or services (for example: to prequalify for a mortgage, apply for a debit/credit card, or to open an account) and evaluate your eligibility for such products or services;
- To verify your identity and to maintain measures aimed at preventing fraud and protecting the security of your account and Personal Information;
- Collected through our social media pages and other online interactions with you to assist in verifying your identity and account status;
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing websites, identifying usage trends and determining the effectiveness of promotional campaigns;
- For risk control, for fraud detection and prevention, to comply with laws and regulations and to comply with other legal processes and law enforcement requirements.

ANB Mobile Device

For your convenience, ANB offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites. When you interact with us through your mobile device, we may collect information such as unique device identifiers, screen resolution, location, analytical information, and other device settings.

Additional Sources of Information

We may also collect information about you from additional sources including partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with personal and other information we have collected about you under this Digital Privacy Policy.

Disclosure of Information

We may share the information we collect from and about you with:

- Third-party service providers that help us perform services for you;
- Affiliated websites and businesses in an effort to bring you improved service across our line of products and services, when permissible under relevant laws and regulations;
- Our regulators to comply with regulatory requirements; and,
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, or other applicable policies; to address fraud, security or technical issues; or otherwise to protect the rights, property or security of our customers.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us in response to our [Privacy Notice](#).

Digital Privacy Policy

Understanding Cookies, Web Beacons and Other Technologies

ANB, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring or advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

“Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience.

Clear GIFs, pixel tags or web beacons, which are typically one-pixel, transparent images located on a webpage or in an email or other message, may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements, or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.

Local Shared Objects, sometimes referred to as “flash cookies” may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are similar to cookies in terms of their operation, but may not be managed in your browser in the same way.

Keep in mind that because cookies are stored by your browser, if you use different browsers on your computer, or multiple computers and devices that have browsers and you do not wish to have cookies collect information, you will need to opt out from each browser on each of the computers and devices that you use. Please note that even if you opt out of those preferences, you may still receive advertisements from us; they just won’t be customized based on your web-browsing activities on third-party websites.

Linking to Third-Party Websites

ANB may provide links to websites that are owned or operated by other companies (“third-party websites”). When you use a link online to visit a third-party website, you will be subject to that website’s privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

Children’s Online Privacy Protection Act (COPPA)

The Federal Trade Commission adopted a regulation (16 CFR 313) to implement the Children’s Online Privacy Protection Act (COPPA), which governs the collection and use and/or disclosure of personal information from and about children on the internet.

ANB does not purposefully or knowingly collect personal information from children under the age of 13 on any Bank website by either requesting that children make personal

Digital Privacy Policy

information publicly available, enabling children to make personal information available or through the passive tracking or use of any identifying code linked to an individual.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.

Security

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards, secured files, encryption and buildings/branches.

Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecured channels to communicate sensitive or confidential information to us.

Updating Your Information

Keeping your account information up to date is extremely important. You may review or update certain account information by logging in and accessing your account(s). If you cannot change the incorrect information online, or you prefer to request changes offline, please use the [Contact Us](#) option on our site or call or write to us using the contact information listed on your account statements, records, or other account materials. You can also speak to one of our branch representatives, your financial advisor, or your digital banking representative.

Changes to this Digital Privacy Policy

We may change this Digital Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new "Last Updated" date. Any changes will become effective when posted unless indicated otherwise.