

<b>FACTS</b>	<b>WHAT DOES TRUST AND INVESTMENT SERVICES OF AMERICAN NATIONAL BANK &amp; TRUST DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 Trust and Investment Services chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Trust and Investment Services share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> —to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

Who we are	
<b>Who is providing this notice?</b>	American National Bank & Trust Trust and Investment Services
What we do	
<b>How does Trust and Investment Services protect my information?</b>	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.
<b>How does Trust &amp; Investment Services collect my information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Deposit Money or open an account</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Seek financial or tax advice</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ Affiliates from using your information to market to you</li> <li>▪ Sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Our affiliates include American National Leasing Company, AmNat Insurance Services, Inc, and Archer Title of Texas.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ Trust and Investment Services of American National Bank &amp; Trust does not share information with nonaffiliated third parties.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Trust and Investment Services of American National Bank &amp; Trust does not jointly market.</li> </ul>

Other important information	
<p><b>American National Bank &amp; Trust is chartered, licensed or registered under the laws of State of Texas and is subject to regulatory oversight by the Office of the Comptroller of Currency (OCC). Any consumer wishing to file a complaint against American National Bank &amp; Trust should contact the OCC through one of the following means: In person, by U.S. Mail: OCC Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010, Telephone 1-800-613-6743, or online: <a href="http://helpwithmybank.gov">helpwithmybank.gov</a>.</b></p>	