

**FACTS**

**WHAT DOES AMERANT BANK, N.A. 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?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Account balances
- Credit history
- Transaction history
- Checking account information
- Wire transfer instructions

**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 Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Amerant Bank, N.A. 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	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates everyday business purposes –</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don’t share

**To limit our sharing**

- Mail the form below

**Please note:**  
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

**Questions?** Call Toll-Free 1-888-629-0810 or go to [www.amerantbank.com](http://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.  <input type="checkbox"/> Apply my choice(s) only to me.	Mark any/all you want to limit:  <input type="checkbox"/> Do not allow your affiliates to use my personal information to market me.								
	<table border="1"> <tr> <td><b>Name</b></td> <td></td> </tr> <tr> <td><b>Address</b></td> <td></td> </tr> <tr> <td><b>City, State, Zip</b></td> <td></td> </tr> <tr> <td><b>Account #(s)</b></td> <td></td> </tr> </table>	<b>Name</b>		<b>Address</b>		<b>City, State, Zip</b>		<b>Account #(s)</b>	
	<b>Name</b>								
	<b>Address</b>								
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<b>Account #(s)</b>									
<p><b>Mail To:</b></p> Amerant Bank, N.A. Attn: Customer Service International 12496 NW 25th Street, Miami, FL 33182									

Who we are	
<b>Who is providing this notice?</b>	Amerant Bank, N.A.
What we do	
<b>How does Amerant Bank, N.A. protect my personal 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 Amerant Bank, N.A. collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• provide account information</li> <li>• use your credit or debit card</li> <li>• deposit money</li> <li>• apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account—unless you tell us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include financial companies such as Amerant Investments, Inc. and Amerant Trust, N.A.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Amerant Bank, N.A. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include financial companies.</i></li> </ul>

### Other Important Information

#### 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.

