

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our customers. When we use the words "you" and "your" we mean the following types of customers:

- All of our consumer customers who have a continuing relationship with us, such as:
 - Deposit account
 - Loan account
 - Safe deposit box
 - Retail installment contract we hold and service
 - Self-directed Individual Retirement Account where we act as custodian or trustee
 - Financial, investment, or economic advisory services (for a fee)
 - Home mortgage brokerage

We will tell you the sources for nonpublic personal information we collect on our customers. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a checking account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

We, our, and us means Andrew Johnson Bank.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

NONPUBLIC PERSONAL INFORMATION AND AFFILIATES

We may disclose nonpublic personal information about you. Here are the kinds of nonpublic personal information we may disclose to our affiliates:

- Transaction and experience information from our account records:
 - Information about your transactions and experience with us, such as
 - Name
 - Address
 - Account balances
 - Account activity
 - Types of accounts
 - Payment history
 - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience:

- Nonpublic personal information we receive from you on an application or other forms, such as
 - Name
 - Address
 - Social security number
 - Assets
 - Income

You may opt out of the disclosure of the information listed above.

YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

Types of Affiliates

We may disclose nonpublic personal information about you to the following types of affiliates:

- Financial service providers, such as:
 - Mortgage bankers
 - Securities broker-dealers
 - Insurance agents

NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

Since we value our customer relationship with you, we will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

NONPUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

We do not disclose nonpublic personal information about former customers.

Affiliates. We have explained the kinds of nonpublic personal information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose other information not taken from transactions and experience to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

**Andrew Johnson Bank
P.O. Box 907
Greenville, Tennessee 37744**

- Do not share my nonpublic personal information, other than nonpublic personal information relating to your transactions and experiences with me, with your affiliates.

Signature

Name(s)

Social Security Number(s)