

If you want to give any of the above instructions, please advise us by calling our Customer Contact Center (Mon-Fri 7:00 a.m. – Midnight, Sat 8:00 a.m. - 9:00 p.m., and Sun 8:00 a.m. - 6:00 p.m. – all Eastern times) at the following telephone number:

**AmTrust Bank  
(888) 696-4444 (toll free)**

Please be prepared to provide your name, address and Social Security number. For any accounts or loans that you hold jointly with another person, each person may separately give us any of the instructions listed above or any joint account holder may give us instructions for others so long as we receive complete and accurate information for each person. If we receive instructions for only one joint account holder, we may share Third Party Data with Affiliates about the other joint account holder(s) or our Affiliates may use personal data about the other joint account holders for their marketing purposes. If you are a new customer, we will wait 30 days after your account is opened before sharing Third Party Data with our Affiliates and our Affiliates will wait 30 days before using your personal data for marketing purposes. We will process your request to be excluded from our Affiliate sharing in accordance with applicable law.

Once you have informed us of your preference (i.e., if you have previously called or written us), you need NOT do so again unless you decide to change your preferences.

Regardless of your request not to share Third Party Data with our Affiliates, the Bank is permitted by law to share our Transaction History with our Affiliates, but Affiliates' use of our Transaction History for their own marketing purposes is subject to your instructions. If you are a customer of ours and of all of our Affiliates, the Bank may share its Transaction History with all Affiliates and each Affiliate may use the Bank's Transaction History for its own marketing. Your direction that we not share Third Party Data with our Affiliates does not prohibit the Bank from contacting you about additional products or services.

**California Residents Only:** We only share your Customer Information with our affiliates in a manner that is permitted under the California Financial Information Privacy Act without first providing you with notice and the right to tell us not to make such disclosures. In the event we desire to share Customer Information with our Affiliates in a manner that the California Financial Information Privacy Act requires that we provide you with notice and the right to tell us not to make such disclosures, we will do so.

**C. With Other Third Parties**

In addition, we may share Customer Information about you with other non-affiliated third parties, as permitted by law.

**Maintenance of Accurate Information**

We have established procedures to correct inaccurate information in a timely manner. If you have any reason to believe that the Bank's record of your personal information is incorrect, please call us (Mon-Fri 7:00 a.m. – Midnight, Sat 8:00 a.m. - 9:00 p.m., and Sun 8:00 a.m. - 6:00 p.m. – all Eastern times) at the following telephone number:

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We will investigate the situation and, when appropriate, update our records accordingly.

**Protection of Information**

We maintain appropriate procedures to protect the security of your information. Our employees receive training and understand the importance of confidentiality and customer privacy. We restrict access to your personal and account information to those employees with a business reason for accessing such information. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard your Customer Information.

While this policy does not apply to business accounts, we do respect the privacy of our business/commercial customers and take appropriate steps to protect their information.

The Customer Privacy Statement may be amended at any time by the Bank, and notice of any changes will be given to Bank customers as required by applicable law.

Customer  
**PRIVACY STATEMENT**



**AMTRUST BANK®**

DSC:001 (revised 03/09)  
717-3546-0309CP

**AMTRUST BANK®**

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Our top priority is to provide you, our customer, with outstanding products and services. To achieve this goal AmTrust Bank and AmTrust Financial Services, Inc. must collect, maintain and use certain personal and financial information about you and your activities with us. We recognize and respect your privacy concerns and expectations about how we use this information. We want you to know about our privacy policies and practices.

This Customer Privacy Statement applies to AmTrust Bank and AmTrust Financial Services, Inc. (referred to in this Statement as the “Bank” or “we” or “us”). Even if you decide to close your account(s) and/or repay your loan(s) from us or otherwise become an inactive customer, any Customer Information we have about you will remain subject to the policy and practices described in this Customer Privacy Statement. Please read it carefully and keep it for your records.

## Collection and Use of Customer Information

We collect, retain and utilize information about you to operate our business and to make products, services and other opportunities available to you. Much of the information we collect, such as account balances, credit information, and payment history, is non-public personal information. We obtain this information (collectively referred to as “Customer Information”) about you from a variety of sources, including:

- Information we receive directly from you in applications and other forms that you deliver to us, and from our communications with you. This may include information such as your address, telephone number, employment, assets, income, debt, etc.
- Information we compile from your transactions or experiences with us or our affiliates, AmTrust Investment Services, Inc. and AmTrust Insurance Agency, Inc. (collectively referred to as “Affiliates”). This may include information such as your account balances, payment history, residential appraisal, etc.
- Information we receive from other sources regarding their employment, credit or other relationship with you or verifying information you have given us. This may include information such as your employment history, loan and/or credit card payment history, loan or credit card balances, your property insurance coverage, appraisals of your residence, etc.
- Information we receive from credit bureaus regarding your credit history and creditworthiness (such as the amount of your total debt, your payment history, etc.).
- Information we obtain from public sources. This may include information contained in federal, state and local records such as recorded liens on your property, real estate taxes and assessments, tax liens, etc.
- We may assemble demographic or other information about you which is not assembled for the purpose of determining your eligibility for credit, insurance, employment or any other product or service you request.

- We will collect information about you whenever you interact with us online, either by receiving or storing information you provide or through the use of identifiers called “cookies”. A cookie is a small marker that is left on your computer which can only be read by us and helps us better respond to your inquiries and service your account each time you visit our website.

If you make an inquiry about any of our products or use our online banking services, a cookie will be used while you are transacting business on our website. We use cookies when you enter customized information such as your zip code, as these cookies enable our computers to recognize you and facilitate your use of the website. Cookies are commonly used on websites and do not harm your computer. You can decide if and how your computer will accept a cookie by configuring your preferences or options in your browser. If you decide not to accept our cookies, it may affect the convenience of utilizing our online banking services.

We do not knowingly collect, maintain or use personal information from our websites about children under 13 years of age. Our website is not designed to attract children. A person must be at least 18 years of age to open an account online.

## Disclosure of Information

We do not sell Customer Information (described above) to non-affiliated third parties for marketing purposes.

We may disclose Customer Information under the following circumstances:

### A. To Marketing Service Providers and Joint Marketing Partners

We may disclose all Customer Information described above to:

- companies that perform marketing services for us and, if applicable other financial institutions; and
- other financial institutions with which we have joint marketing agreements.

**California Residents Only:** The Bank currently does not share Customer Information with non-affiliated third party financial institutions in connection with joint marketing. If the Bank were to engage in such information sharing in the future with respect to

California residents, it would first comply with all applicable law including providing any required opt-out notice and opportunity.

**Vermont Residents Only:** We will share only “Transaction History” (as defined below) with marketing service providers and joint marketing partners. Sharing of any “Third Party Data” (as defined below) will require your consent.

### B. Among Bank Affiliates

To the extent we are permitted to do so by applicable law, we may share certain Customer Information pertaining to our relationship with you with companies that are related to us by common ownership or control. At the present time, the Bank, which is a full service savings bank, AmTrust Investment Services, Inc., which offers non-deposit investment products such as mutual funds, and AmTrust Insurance Agency, Inc., which offers insurance products such as annuities, home owners insurance and automobile insurance, are affiliates with each other.

There are two categories of Customer Information. One is information about your history of dealing with us, such as account balances, payment history and credit history with us (which we refer to as “Transaction History”). The other information received from other sources, including information typically found in a credit report (which we refer to as “Third Party Data”). Unless you instruct us otherwise, we may share Third Party Data and Transaction History with our Affiliates so they can offer you their products and services, and as otherwise permitted by applicable law.

You may restrict our sharing with and use by our Affiliates of your Customer Information in the following ways:

1. You may limit our Affiliates from marketing their products or services to you based on your personal information we collect and share with them. This may include Transaction History as well as Third Party Data.
2. You may instruct us not to share Third Party Data with our Affiliates.
3. You may do both of the above or none of the above.