

PRIVACY NOTICE

Rev. 01/2011



FACTS

WHAT DOES HABIB AMERICAN BANK 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
- Transaction history
- Assets
- Employment information
- Account transactions
- Credit history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' person information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Habib American Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Habib American Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	NA
For our affiliates' everyday business purposes – information about your transactions and experiences	No	NA
For our affiliates' everyday business purposes – information about your creditworthiness	No	NA
For our affiliates to market to you	No	NA
For non-affiliates to market to you	No	NA

Questions?

Call 212-532-4444.

Who we are

Who is providing this notice?

Habib American Bank
99 Madison Avenue, New York, NY 10016

What we do

How does Habib American Bank protect my personal information?

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.

How does Habib American Bank collect my personal information?

We collect your personal information, for example, when you:

- open an account or make a deposit
- pay your bills or apply for a loan
- use your debit cards

We also collect your personal information from others, such as credit bureaus, affiliates or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Habib American Bank does not share information with affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Habib American Bank does not share information with nonaffiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Habib American Bank doesn't jointly market.*

Important Information about Credit Reporting

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.