

**Amerant Trust, N.A.** respects its clients' expectations regarding privacy and keeps their financial information secure and confidential. Our commitment is based on the principles and standards indicated below.

The policies and practices described in this information are subject to change. We will inform you of any significant change in line with the applicable legislation. The policies and practices described here replace all notifications or declarations that predate this information.

### How Information is Obtained and Used

**Amerant Trust, N.A.** obtains non-public personal and confidential information on its clients from the following sources:

1. Information contained in the request or other forms filled in by clients, including given name and surname, address, Social Security Number, assets and income.
2. Information on the transactions carried out between our clients and ourselves, our subsidiaries and other persons and entities, including account balances and payment history.

### Information Exchange Policy

**Amerant Trust, N.A.** safeguards its clients' personal information, except as otherwise required by law. The law authorizes us to share non-public personal information on our clients in the following cases only:

1. Subsidiaries of Amerant Trust, N.A. – examples of information shared in this case include our clients' account history and our experience with such accounts.
2. Third parties or entities – even though these are not subsidiaries of Amerant Trust, N.A., inasmuch as it may be necessary to serve our clients' needs. The term "third parties" may cover specialized companies that are Amerant Trust, N.A.'s suppliers, such as checkbook printers.
3. Other individuals, provided this is permitted or required by the federal, state or local authorities or laws; for instance to respond to judicial process.

### Protection of Client Information

Committed to protecting the security and integrity of its clients' data through procedures and technology designed for this purpose, **Amerant Trust, N.A.:**

1. Restricts staff access to clients' information. Employees only have access to a client's personal data and confidential information on a "need to know" basis.
2. Applies policies and procedures that cover the physical security of clients' files and records, and place of work.
3. Protects its clients' confidential information through physical, electronic and procedural safeguards in line with federal standards.
4. Requires that independent contractors and companies outside Amerant Trust, N.A., that work with the company, adhere to the strictest standards to safeguard clients' privacy.

## **Web-based Electronic Communications**

When **Amerant Trust, N.A.'s** clients visit its website, the system's process involves the use of cookies which interact with the client's browser. A cookie is a small text file generated by our web page server and placed on the hard disk drive of people who visit our website. Cookies are commonly used on the Internet and do no harm to computers. Amerant Trust, N.A. uses them to determine whether a client has visited its website previously, and for other administrative purposes.

**Amerant Trust, N.A.** uses technological resources such as security or back-up files, virus detection and eradication programs, firewalls and other equipment and computer programs, safeguard clients' data from unauthorized access or make changes to their data. When a client communicates with Amerant Trust, N.A. through its website or by email, we are able to keep the contents and address of the person's email and our reply. This makes our follow-up process more efficient and is in line with compliance requirements. As information sent and received by email may not be secure, we ask clients not to include in their messages confidential information about their accounts. Please telephone or write to us regarding any confidential information.

## **Child Protection**

**Amerant Trust, N.A.** will never ask for reports or information about minors, nor will it knowingly target its marketing effort at this audience. We recognize the importance of protecting children's identity and privacy on the Internet. It is the responsibility of the Internet industry and the parents alike.