Privacy Policy
Rev. 09/2022

FACTS

WHAT DOES ACADEMY 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 and Income
- Account Balance and Payment History
- Credit History and Credit Scores

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 Academy Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Academy 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We Don't Share

To limit our sharing

- Call 877.712.2265 and speak to a customer care representative.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we make this notice available to you. 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.

Who we are	
Who is providing this notice?	Academy Bank

What we do	
How does Academy 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 Academy Bank collect my personal information?	We collect your personal information, for example, when you ▪ Open an Account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your Credit or Debit Card 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
What happens when I limit sharing for an Account I hold jointly with someone else?	Your choices will apply to everyone on your Account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include Dickinson Financial Corporation and Armed Forces Bank, N.A.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Academy Bank does not share with nonaffiliates for purposes of allowing them to market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include financial service companies.*

Questions?	Call 877.712.2265 or go to AcademyBank.com

Other important information

We follow state law where state law provides you with additional privacy protections.

For California residents: Except as permitted by California law, we will not sell, share, transfer, or otherwise disclose nonpublic personal information to or with any nonaffiliated third parties without your explicit prior consent.

For Vermont residents: Except as permitted by Vermont law, we will not sell, share, transfer, or otherwise disclose nonpublic personal information to or with any nonaffiliated third parties without your explicit prior consent.

For Nevada residents: This notice is being provided pursuant to Nevada law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. Nevada law requires that we also provide you with the following contact information: Office of the Nevada Attorney General, Grant Sawyer Building, 555 E. Washington Ave., Ste 3900, Las Vegas, NV 89101; telephone: 1-888-434-9989; electronically via http://ag.nv.gov/complaints/file_complaint. Academy Bank, N.A., P.O. Box 26458, Kansas City, MO 64196; telephone: 1-877-712-2265.