

use personal data about the other joint account holder(s) for marketing purposes. If you are a new customer, we will wait 30 days after your account is opened before sharing Third Party Data with the Bank and the Bank will wait 30 days before using your personal information 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 the Bank, we are permitted by law to share our Transaction History with the Bank, but the Bank's use of our Transaction History for its own marketing purposes is subject to your instructions. If you are also a customer of the Bank, we may share and use each other's Transaction History. If you are a customer of ours and of the Bank, we may share Transaction History with each other and with the Bank, and each may use the other's Transaction History for its own marketing. Your direction that we not share Third Party Data with the Bank does not prohibit AmTrust Investment Services, Inc. or AmTrust Insurance Agency, Inc. from contacting you about additional products or services.

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 record of your personal information, as maintained by AmTrust Investment Services, Inc. and/or AmTrust Insurance Agency, Inc. is incorrect, please call us at the telephone number below:

AmTrust Investment Services
AmTrust Insurance Agency
(800) 860-5357 (toll free)

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 for your non-public personal 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.

This Customer Privacy Statement may be amended at any time by AmTrust Investment Services, Inc. or AmTrust Insurance Agency, Inc., and notice of any changes will be given to our customers as required by applicable law.

AMTRUST INVESTMENT SERVICES, INC.

AMTRUST INSURANCE AGENCY, INC.

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1801 East Ninth Street, OH99-0203
Cleveland, Ohio 44114

Forwarding Service Requested

Customer **PRIVACY STATEMENT**



AMTRUST INVESTMENT SERVICES, INC.

AMTRUST INSURANCE AGENCY, INC.

Our top priority is to provide you, our customer, with outstanding products and services. To achieve this goal, AmTrust Investment Services, Inc. and AmTrust Insurance Agency, 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 Investment Services, Inc. and AmTrust Insurance Agency, Inc. (sometimes referred to in this Statement as “we” or “us”). Please read this Customer Privacy Statement carefully and keep it for your records. Even if you decide to close your account(s) 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.

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 or your representatives 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, Social Security number, assets, income, debt, etc.
- Information we compile from your transactions or experiences with us or our affiliate AmTrust Bank (also referred to in this Statement as the “Bank”). This may include information such as your investment account history and balances, insurance coverage and residential value.
- Information we receive from credit reporting agencies to verify your creditworthiness.
- Information we obtain from public sources such as your driving record.
- In addition, 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 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 services.

We do not knowingly collect, maintain or use personal information from our websites about children under 13 years of age. Our websites are not designed to attract children.

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:

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 for other financial institutions; and
- other financial institutions with which we have joint marketing agreements.

Among Affiliates

To the extent we are permitted to do so by applicable law, we may share Customer Information pertaining to our relationship with you, as provided below, 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 of each other. AmTrust Investment Services, Inc. and AmTrust Insurance Agency, Inc. share employees. As a result, when you provide information to one of our employees, you are communicating that information to both of us.

There are two categories of Customer Information. One is information about your history of dealing with us, such as account balances, securities and/or insurance products you have purchased through one of us, payment history and credit history with us (which we refer to as “Transaction History”). The other is information received from other sources, including information typically found in a credit report (which we refer to as “Third Party Data”). We may share Transaction History with the Bank regardless of your direction that we not share Third Party Data; however you may instruct the Bank not to use that information for marketing. We may also share information as otherwise permitted by applicable law.

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

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

If you want to give us any of the instructions listed above, 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 telephone number listed:

**AmTrust Investment Services
AmTrust Insurance Agency
(888) 696-4444 (Toll Free)**

Please be prepared to provide your name, address, and Social Security number. For any accounts that you hold jointly with another person, each person may separately give us 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 the Bank about the other joint account holder(s) or the Bank may