

<b>FACTS</b>	<b>WHAT DOES EVANS BANK, N.A. DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
<b>How?</b>	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 Evans Bank, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Evans Bank, N.A. share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Mail the <b>form</b> below.</p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call (866) 310-0763 or go to <a href="http://evansbank.com">evansbank.com</a>

Mail-in Form		
Mark any/all you want to limit:		
<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.		
<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.		
<b>Name</b>		<b>Mail to:</b> Evans Bank One Grimsby Drive Hamburg, NY 14075
<b>Address</b>		
<b>City, State, Zip</b>		

<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by Evans Bank, N.A., The Evans Agency, LLC, Evans National Holding Corp., Evans National Financial Services, LLC, Frontier Claims Services, Inc. and Evans National Leasing, Inc.
<b>What we do</b>	
<b>How does Evans Bank, N.A. protect my personal information?</b>	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.
<b>How does Evans Bank, N.A. collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Our affiliates include companies with Evans Bancorp, Inc.; financial companies such as Evans National Financial Services, LLC; The Evans Agency, LLC; Evans National Leasing, Inc. and others, such as Frontier Claims Services, Inc.</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Evans Bank, N.A. does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include TCM Bank, N.A. and ICBA Bancard, Inc.</li> </ul>
<b>Other important information</b>	
<p>Evans Bank does not process data in the European Union (EU).</p> <p>For specific questions or concerns regarding processing of your personal information as it relates to the General Data Protection Regulation (GDPR), please call (866) 310-0763 or go to <a href="http://evansbank.com">evansbank.com</a>.</p>	