

Who we are	
Who is providing this notice?	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.
What we do	
How does Evans Bank, N.A. 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 Evans Bank, N.A. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ 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.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Evans Bank, N.A. does not share with non-affiliates so they can market to you.
Joint marketing	<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"> ▪ Our joint marketing partners include TCM Bank, N.A. and ICBA Bancard, Inc.
Other important information	
<p>Evans Bank does not process data in the European Union (EU). 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 evansbank.com.</p>	