

## eBRANCH LOGIN

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### ONLINE BANKING

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# FACTS: WHAT DOES CITIZENS 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 depends on the product or service you have with us. This information can include:

-  Social Security number and income
-  Account balances and payment history
-  Credit history and credit scores

When you are no longer our customer, we continue to share your information as described in this notice.

## How?

All financial institutions need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial institutions can share their customers' personal information; the reason Citizens Bank chooses to share; and whether you can limit the sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES CITIZENS BANK SHARE?	CAN YOU LIMIT THIS SHARING?
<b>For our everyday business purposes —</b> to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	No	Yes
<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>	No	We don't share
<b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes —</b> Information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

## Questions?







Call **573-237-3051** or go to **[www.citizensbankmo.com](http://www.citizensbankmo.com)**

## Who is providing this notice?

Citizens Bank


## How does Citizens 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
-  secured files and buildings
-  limited access to account information
-  password protection
-  firewall/virus protection software
-  internal monitoring

## How does Citizens Bank collect my personal information?

We collect your personal information, for example when you:

-  open an account or deposit money

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

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens Bank has no affiliates.

### Nonaffiliates

Companies not related by common ownership or control. They can be financial and non financial companies.

- Citizens Bank does not share with nonaffiliates so they can market to you.

### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Citizens Bank doesn't jointly market.

## Other Important Information

Citizens Bank will notify you about their sharing practices when you open an account and each year while you are a customer.

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#### NOTICE OF EXPIRATION OF THE TEMPORARY FULL FDIC INSURANCE COVERAGE FOR NONINTEREST-BEARING TRANSACTION ACCOUNTS

By operation of federal law, beginning January 1, 2013, funds deposited in a noninterest-bearing transaction account (including an Interest on Lawyer Trust Account) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), for each deposit insurance ownership category.

For more information about FDIC insurance coverage of noninterest bearing transaction accounts, visit [www.fdic.gov/deposit/deposits/unlimited/expiration.html](http://www.fdic.gov/deposit/deposits/unlimited/expiration.html).

In accordance with Section 326 of the USA PATRIOT ACT, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information. In some cases, identification will be requested for current account holders if original documentation was not obtained with the opening of the account. In all cases, protection of our customer's identity and confidentiality is our pledge to you. We proudly support all efforts to protect and maintain the security of our customers and our country.

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