



## 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 depend on the product or service you have with us. This information can include:

- n Social Security number and income
- n Account Balances and transaction history
- n 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 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 Citizens Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank 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	No	We don't share
<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 nonaffiliates to market to you</b>	No	We don't share

## Questions?

Call 606-256-2500 or go to [www.citizensbankrb.com](http://www.citizensbankrb.com)

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## Who we are

**Who is providing this notice?**

Citizens Bank

## What we do

**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 and secured files and buildings.

	<p>buildings.</p> <p>Citizens Bank employees are bound by our Code of Ethics and other policies to access consumer information only for legitimate business purposes and to keep information about you confidential.</p>
<b>How does Citizens Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>n Open an account or apply for a loan</li> <li>n Pay your bills or make deposits or withdrawals from your account</li> <li>n Give us your income information or provide employment information</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>n sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>n affiliates from using your information to market to you</li> <li>n sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<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>n <i>Our affiliates include nonfinancial companies, such as <a href="#">Citizens Insurance Agency, LLC</a>.</i></li> </ul>
<b>Nonaffiliates</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>n <i>Citizens Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

n Citizens Bank doesn't jointly market.

#### Other important information

**Notify Us of Inaccurate Information We Report to Consumer Reporting Agencies.** Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address:

Citizens Bank  
Attn: Credit Officer  
P.O. Box 1078  
Mount Vernon KY 40456.

#### Security

This site has security measures in place to protect the loss, misuse and alteration of the information under our control.

#### Choice/Opt-Out

Our site provides users the opportunity to opt-out of receiving communications from us and our partners at the point where we request information about the visitor. This site gives users the following options for removing their information from our database to not receive future communications or to no longer receive our service.

#### You can send mail to the following postal address:

**Citizens Bank**  
**Attn: Website Privacy**  
**PO Box 1078**  
**Mount Vernon KY 40456**

#### Correct/Update

This site gives users the following options for changing and modifying information previously provided. Send mail to the following postal address:

Citizens Bank  
Attn: Website Corrections  
PO Box 1078  
Mount Vernon KY 40456

#### Contacting the Web Site

If you have any questions about this privacy statement, the practices of this site, or your dealings with this Web site, you can contact:

Dennis Weiskircher or John Hopkins  
411 New Brodhead Rd.  
P.O. Box 1078  
Mount Vernon, KY 40456  
[webmaster@citizensbankrb.com](mailto:webmaster@citizensbankrb.com)

[Privacy Policy](#)

[Terms of Use](#)

[USA Patriot Act](#)

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