

[ACCOUNTS](#)[DEBIT & CREDIT CARDS](#)[LENDING](#)[CDs & IRAs](#)[INTEREST RATES](#)[INTERNET BANKING/BILL PAY](#)[TELEPHONE BANKING](#)[INTERNET LINKS](#)[HOME LOANS](#)**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:

- Social Security number
- Income
- Account balances
- Payment history
- Transaction history
- Credit history

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 business purposes</b> - such as to process your everyday 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>	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 (806) 350-5600 or (575) 461-1261

**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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

<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>--Open an account</li> <li>--Apply for a loan</li> <li>--Use your credit or debit card</li> <li>--Make deposits or withdrawals from your account</li> <li>--Show your government-issued ID</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. <i>*Citizens Bank has no affiliates</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies. <i>*Citizens Bank does not share with nonaffiliates so they can market to you.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>*Citizens Bank doesn't jointly market.</i></p>

## Other Important Information

**For Texas Customers.** The Citizens Bank is chartered, licensed or registered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against the Citizens Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; Email: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov); Website: [www.dob.texas.gov](http://www.dob.texas.gov).

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