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Citizens Bank

Citizens Bank
 P.O. Box 469
 Van Buren, Arkansas 72957

Tel: 479-474-1201 (call center)

**REPORT ATM/DEBIT CARD
 LOST/STOLEN :**

Tel: 479-474-1201 (call center)

8:00 a.m. - 5:00 p.m. Mon-
 Thurs

8:00 a.m. - 6:00 p.m. Fri

9:00 a.m. - 12:00 p.m. Sat

866-546-8273 (After Hours)

*This option is available thru
 your Online Banking Service.*

Privacy Policy

[>>Printable Copy](#)

Rev. 03/2012

FACTS

WHAT DOES Citizens Bank & Trust Company 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 type of personal information we collect and share depends on the product or service you have with us. This information includes:

- Social Security Number and Account Transactions
- Account Balances and Payment History
- Income and 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 **customer's** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **customer's** personal information; the reasons **Citizens Bank & Trust Company** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does The Citizens Bank & Trust Company Share?

Can you limit this sharing?

For our everyday business purposes -

such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

YES

NO

For our marketing purposes --

to offer our products and services to you

YES

NO

For joint marketing with other financial companies

NO

We Don't Share

For our affiliates' everyday business purposes --

information about your transactions and experiences

YES

NO

For our affiliates' everyday business purposes --

information about your creditworthiness

NO

We Don't Share

For nonaffiliates to market to you

NO

We Don't Share

Questions?

Call (479) 474 - 1201 or go to www.cbbankandtrust.com/contactus

Who we are

Who is providing this notice?

Citizens Bank & Trust Company

What we do

How does Citizens Bank & Trust Company 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 Citizens Bank & Trust Company collect my personal information?

We collect your personal information, for example, when you

- Open an account or Apply for a loan.
- Make a wire transfer or Give us your contact information.
- Provide account information.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

	affiliates, or other companies.
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 nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies:</p> <p>First Bank Corp (Financial Holding Company) owns a controlling interest in the financial companies: The First National Bank of Fort Smith; Citizens Bank and Trust Company; National Bank of Sallisaw; Brown Hiller Clark Insurance Company of Arkansas; and Brown Hiller Clark Insurance Company of Oklahoma. First Bank Corp. also owns controlling interest in the nonfinancial company, Realty Appraisals Inc..</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Citizens Bank & Trust Company does not share with nonaffiliates.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Citizens Bank & Trust Company does not Jointly Market.

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