

# Privacy Policy

## FACTS WHAT DOES CITIZENS BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name and address
- Social Security number and income
- Account numbers, account balances and payment history

If you close your account, we may continue to share information about you according to our policies, which are outlined in this notice.

How?

All financial companies 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 companies can share their customers' personal information. For each reason, we have noted whether Citizens Bank does or does not share the information, and whether you have the option to limit this sharing.

### Reasons we can share your personal information

### Does Citizens Bank 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, because sharing of information is essential for us to conduct business.

#### For our marketing purposes -

to offer our products and services to you

No

We don't share

#### For joint marketing with other financial companies

No

We don't share

#### For our affiliates' everyday business purposes -

information about your transactions and experiences

No

We don't share

#### For our affiliates' everyday business purposes -

information about your credit worthiness

No

We don't share

#### For affiliates to market to you

No

We don't share

#### For nonaffiliates to market to you

No

We don't share

#### (Note: Medical Information)

Medical information (past or present health condition) obtained as part of any application for insurance is shared only with those who require access to this information in order to process the application.

### Questions?

Call 270-465-8193 or email [customerinfo@cbtky.com](mailto:customerinfo@cbtky.com)

### What We Do

**How often does Citizens Bank notify me about their practices?**

We must notify you about our sharing practices when you open an account and each year while you are a customer.

**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.

**How does Citizens Bank collect my personal information?**

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Give us your contact information
- Make a wire transfer
- Show your driver's license

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 credit worthiness
- 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. See below for more on your rights under state law.

## **Definitions**

**Everyday business purposes**

The actions necessary in order for financial companies to run their business and manage customer accounts, such as

- Processing transactions, mailing and auditing services
- Providing information to credit bureaus
- Responding to court orders and legal investigations

**Affiliates**

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

- Citizens Bank does not share with 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.

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