

## PRIVACY POLICY

Rev. 01/2011

FACTS	WHAT DOES CITIZENS BANK AND 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and checking account information</li> <li>• payment history and overdraft history</li> <li>• account balances and credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 and Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank and Trust Company 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 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 800-550-1873 or go to [www.cbtva.com](http://www.cbtva.com)

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### Who we are

**Who is providing this notice?** Citizens Bank & Trust Company

### What we do

**How does Citizens Bank and 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 and Trust Company collect my personal information?** We collect your personal information, for example, when you

- apply for a loan or open an account
- pay your bills or deposit money
- make deposits or withdrawals from your account

**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 and Trust Company does not share with our affiliates.*

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Citizens Bank and Trust Company 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 and Trust Company doesn't jointly market.*

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**Citizens Bank & Trust Company**

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