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Privacy Policy

FACTS	WHAT DOES CITIZENS BANK & TRUST Co. OF JACKSON 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: <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account balances and Payment history ■ Credit history and credit scores <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 & Trust Co. of Jackson chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank & Trust Co. of Jackson 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	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We Don't Share
For our nonaffiliates to market to you	No	We Don't Share

Questions?

Call 606-666-7575

Who we are

Who is providing this notice?

Citizens Bank & Trust Co. of Jackson

What we do

How does Citizens Bank & Trust Co. of Jackson 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 Co. of Jackson collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or Deposit money ▪ Pay your bills or Apply for a loan ▪ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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 non-affiliates to market you <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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Citizens Bank & Trust Co. of Jackson does not share with our affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Citizens Bank & Trust Co. of Jackson does not share with nonaffiliates so they can market to you.</i>
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"> ▪ <i>Citizens Bank & Trust Co. of Jackson does not jointly market.</i>



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ATTENTION CITIZENS BANK & TRUST CO. OF JACKSON CUSTOMERS

Please be aware that we will **NEVER** contact you by telephone, e-mail, or other method and ask you personal information about your accounts or your PIN. Remember, we already have this information. In addition, there are safer options you can use when purchasing items in person, online, or by telephone. You can use an electronic check conversion or a signature-based transaction with your debit card, in lieu of releasing your PIN. There are several “phishing” scams being attempted on a daily basis and we want our valued customers to be alert and vigilant against these operations. If you have any questions or think you have been a victim of a phishing scam, please contact us immediately.