



BANK OF CELINA
A Branch of Citizens Bank of Lafayette

CITIZENS BANK

SMITH COUNTY BANK
A Branch of Citizens Bank of Lafayette

LIBERTY STATE BANK
A Branch of Citizens Bank of Lafayette

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Personal Checks Reorder

Privacy Policy

Rev. January 12/2013

FACTS	WHAT DOES CITIZENS BANCORP 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"> • Social Security number • Account balances • Payment history • Credit history • Mortgage rates and payments • Checking account information <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 BanCorp chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Citizens BanCorp share?
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
For our marketing purposes— to offer our products and services to you		Yes
For joint marketing with other financial companies		No
For our affiliates' everyday business purposes— information about your transactions and experiences		No
For our affiliates' everyday business purposes— information about your creditworthiness		No
For nonaffiliates to market to you		No
Can you limit this sharing?		We don't share
Questions?	Call toll-free 1-866-666-2195	
Who we are		
Who is providing this notice?	Citizens BanCorp means the following institutions: Citizens Bank of Lafayette, Bank of Celina, Smith County Bank, and Liberty State Bank	
What we do		
How does Citizens BanCorp 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 BanCorp collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Make deposits or withdrawals from your account • Give us your contact information • Show your government-issued ID <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 nonaffiliates to market to you 	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.	
<ul style="list-style-type: none"> • Citizens BanCorp does not share with our affiliates 		

• *Citizens BanCorp does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Citizens BanCorp 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 BanCorp doesn't jointly market.*

Other Important Information

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CITIZENS BANK



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Equal Housing Lender

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