

Online Banking

Click here to logon →

Quick Links

- Hours
- Locations
- Rates
- Calculators
- Headline News
- Weather.com
- Contact Us

Privacy Statement

Revised
11/26/2010

Privacy Notice

FACTS	What does Citizens Federal Savings and Loan Association 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 services 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 score
--------------	---

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 Federal Savings and Loan Association chooses to share; and whether you can limit this sharing.
-------------	--

Reasons we can share your personal Information	Does Citizens Federal Savings and Loan 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	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 creditworthiness	NO	YES
For our affiliates to market you	NO	YES
For non-affiliates to market to you	NO	YES
To limit our sharing	<ul style="list-style-type: none"> - Mail the attached form - You can contact us at any time to limit our sharing <p>Please note: We respect your privacy and have never shared non-public personal information except as required by law. This will continue to be our policy</p>	
Questions?	Call (937) 593-0015	

Who we are	
Who is providing this notice?	Citizens Federal Savings and Loan Association 110 N Main Street, Bellefontaine OH 43311

What we do	
How does Citizens Federal Savings and Loan Association 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 Federal Savings and Loan Association collect my personal information	<ul style="list-style-type: none"> - We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account or deposit money - Open a safety deposit box or apply for a loan - Use your ATM or debit card - We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	<ul style="list-style-type: none"> - Federal law gives you the right to limit only <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 to you - State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. - <i>Citizens Federal has no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. - <i>Citizens Federal doesn't share non-public information with Non-affiliates</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Citizens Federal doesn't jointly market</i>

Mail-in Form	
Leave Blank	By completing this form Citizens Federal Savings and Loan Association will abide by the following:
OR	
(If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below)	1. Do not share information about my creditworthiness with your affiliates for their everyday business purposes. 2. Do not allow your affiliates to use my personal information to market to me. 3. Do not share my personal information with non-affiliates to market their products and services to me.
Apply my choices only to me)	Name _____ Address _____ City, State, Zip _____ Account Numbers _____

SIGNATURE: _____

Mail to Citizens Federal Savings & Loan, 110 N Main Street, Bellefontaine
OH 43311

Internet Privacy Statement

We recognize the importance of protecting the privacy of personally-identifying information that may be submitted to us when you visit our website.

The information we receive depends on what you do when you visit our site. This is how we handle the information we learn about you from your visit to

If you visit our site to read or download information on our web pages such as press releases and checking and savings account information

We collect and store only the following information about you: name of the domain from which you access the Internet (for example, aol.com, if you are from an America Online account, or a similar domain corresponding to your Internet Service Provider ("ISP")); date and time you access our website; pages you have visited on our site; and Internet address of the website from where you came to visit our website.

We use the information we collect to measure the number of visitors to the different pages and sections of our site, and to help us make our site more useful to visitors.

If you visit our website to use interactive banking tools such as financial calculators and self-tests:

You may be asked for personal information in order to complete the requested analysis or evaluation. This information is NOT retained.

If you identify yourself by sending an e-mail or filling out forms

You may be asked for personally-identifying information in order to process your e-mail, form or application. This information may be retained by us and our business partners for processing and to facilitate decisions. Information you submit to us is treated no differently than any information you might provide in any other format such as a brochure application, reorder slip to order checks, or a letter.

We Want To Be Very Clear

We protect and safeguard the privacy of users of our on-line services, just as we do throughout the rest of our business. We will use personal information to identify you, to communicate with you, and to help us answer your questions.

We will NOT sell personally-identifying information to a third party for the purpose of solicitation or provide personal information to a third party for any other use.

Sometimes we send our customers information about our products and services. If you do not wish to receive this information, or if you believe that your information is incorrect please contact us. We will investigate the situation and if appropriate update our records.

If you have any questions that are not answered in this section please contact us.

[Page Menu](#)

[[Home](#) | [About Us](#) | [Savings](#) | [Lending](#) | [Resource Center](#) | [Services](#) | [Contact Us](#)]

[Privacy Policy](#) | [Notices, Terms, and Conditions](#)
[Browser Requirements](#) | Design & Hosting by [Harland Financial Solutions, Inc.](#)
 Copyright © Harland Financial Solutions, Inc. All Rights Reserved.

