



Citizens Bank & Trust Company of Grainger County

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FACTS

WHAT DOES CITIZENS BANK & TRUST COMPANY OF GRAINGER COUNTY DO WITH YOUR FINANCIAL 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 products or services you have with us. This information can include:

- Social Security number
- Account balances
- Transaction history
- Credit history
- Overdraft history
- Employment information

When you are no longer our customer, we continue to share your information as described in this notice.

HOW?

All financial companies need to share customers' personal information to run their everyday business. In this section, we list the reasons financial companies can share their customers' personal information, the reasons Citizens Bank & Trust Company of Grainger County chooses to share, and whether or not you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	Does Citizens Bank & Trust Company of Grainger County 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 products and services to you	No	No (We don't share)
For joint marketing with other financial companies	No	No (We don't share)
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No (We don't share)
For our affiliates' everyday business purposes – information about your creditworthiness	No	No (We don't share)
For our affiliates to market to you	No	No (We don't share)
For nonaffiliates to market to you	No	No (We don't share)

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WHAT WE DO	
How does Citizens Bank & Trust Company of Grainger County 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 & Trust Company of Grainger County collect my personal information?	We collect personal information, for example, when you: <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 driver's license We also collect your personal information from others, such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about 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 or nonfinancial companies.) <ul style="list-style-type: none"> • Citizens Bank & Trust Company of Grainger County does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control (They can be financial or nonfinancial companies.) <ul style="list-style-type: none"> • Citizens Bank & Trust Company of Grainger County 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 <ul style="list-style-type: none"> • Citizens Bank & Trust Company of Grainger County does not jointly market.

QUESTIONS?	Call 865-828-5237
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