			Rev. May 201	
FACTS	WHAT DOES CITIZENS STATE INFORMATION?	BANK DO WITH YOUR P	ERSONAL	
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:  • Social Security number  • Income  • Account balances  • Account transactions			
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 State Bank chooses to share; and whether you can limit this sharing.			
Reasons we ca	an share your personal information	Does Citizens State Bank 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		Yes	No	
For our affiliates' everyday business purposes -		No	We don't share	

To limit	our
sharing	

• Mail the form below

## Please note:

information about your creditworthiness

For our affiliates to market to you

For nonaffiliates to market to you

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

Yes

Yes

However, you can contact us at any time to limit our sharing.

**Questions?** 

Call 319-465-5921

If you have previously sent Citizens State Bank an opt out it is not necessary or required that you opt out again.

Mail-in Form			
	Mark any/all you want to limit:  ☐ Do not allow your affiliates to use my personal information to market to me.  ☐ Do not share my personal information with nonaffiliates to market their products and services to me.		
	Name Address	Mail to: Citizens State Bank Attn: David Sunlin 117 West First Street P.O. Box 517	
	City, State, ZIP	Monticello, IA 52310	
	Account #	<u></u>	

Yes

Yes

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What We Do		
How does Citizens State Bank 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 State Bank collect my personal information?	We collect your personal information, for example, when you  Open an account Apply for a loan Show your government-issued ID Show your driver's license Give us your income information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
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.  • Our affiliates include:  • Financial companies such as: Citizens Crop Insurance, Citizens Tax Service, and Citizens Investment Center.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.  • Nonaffiliates we share with can include Bankers Insurance Agency, Citizens State Agency, and The Bank Agency.	
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Citizens State Bank doesn't jointly market.	

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