

## Citizens State Bank Account Application

Please circle one: NEW or REVISED

Have you or do you have an account with us? YES or NO

If so, what type of account or accounts \_\_\_\_\_

Will this be a JOINT or BENEFICIARY Account? \_\_\_\_\_

APPLICANT INFORMATION			
Last Name		First	Middle
Social Security Number		DOB & City	Mother's maiden name
Address			City
State	Zip	e-mail address	
Home Phone		Cell Phone	Work phone
Occupation		Employer	
Address			
Drivers License Number & State		Issue Date	Expiration Date
Next of Kin Name & Address			
Phone		Relationship	

CO-APPLICANT OR POD INFORMATION			
Last Name		First	Middle
Social Security Number		DOB & City	Mother's maiden name
Address			City
State	Zip	e-mail address	
Home Phone		Cell Phone	Work phone
Occupation		Employer	
Driver's License Number & State		Issue Date	Expiration Date

AUTHORIZATION AND SIGNATURE	
<p>I (we), the undersigned, authorize Citizens State Bank in connection and approval of my (our) request to initiate certain deposit relationships to obtain a credit report and utilize the Chex System and make other inquiries including but not limited to previous banking references, references of location as indicated on our account agreement and any other inquires or actions deemed necessary to determine and verify financial, banking, and credit information about your person(s) either provided by you and/or required by bank policy to open a deposit account. The bank at its discretion may also provide this authorization/ release to another insured depository to obtain information related to your previous banking relationship. The bank is also required under law related to the Patriot Act to notify certain offices of the Federal Government of your application to establish a deposit relationship with our bank.</p>	
Signature	Date
Signature	Date

**Employee Use Only**

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Date completed: \_\_\_\_\_ Account Number(s): \_\_\_\_\_ Type of Account(s): \_\_\_\_\_

Employee Signature: \_\_\_\_\_ CEM REV. 11/08 Branch Manager Signature: \_\_\_\_\_

**FACTS****WHAT DOES CITIZENS STATE BANK DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and payment history</li> <li>■ Account balances and income</li> <li>■ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 can share your personal information	Does Citizens State Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	We Don't Share
<b>For joint marketing with other financial companies</b>	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We Don't Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	No	We Don't Share
<b>For nonaffiliates to market to you</b>	No	We Don't Share

**Questions?**Call 423-942-5151 or contact us at [www.citizensstate.net](http://www.citizensstate.net) on line.

## Who we are

## Who is providing this notice?

Citizens State Bank, 4564 Main Street, Jasper, TN 37347

## 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 or make a wire transfer
- show your driver's license or apply for a loan
- use your debit card

We also collect your personal information from others, such as credit bureaus.

## Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

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 and nonfinancial companies.

- *Citizens State Bank has no affiliates*

## Nonaffiliates

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

- *Citizens State Bank 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 State Bank doesn't jointly market*

## Other important information

We will safeguard your Customer Information in accordance with the most protective applicable law, whether state or federal.