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Privacy Policy

FACTS	WHAT DOES CITY BANK & TRUST CO. 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 service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and Income ▪ Account balances and Checking account information ▪ Payment history and Credit history When you are <i>no longer</i> 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 the section below, we list the reasons financial companies can share their customers' personal information; the reasons City Bank & Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does City Bank & Trust Co. 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	No
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	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For our nonaffiliates to market to you	No	We Don't Share

Questions? Call 318-352-4416 or stop into any branch.

Who we are	
Who is providing this notice?	City Bank & Trust Co.
What we do	
How does City Bank & Trust Co. 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 City Bank & Trust Co. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ Open an account or Deposit money ▪ Apply for a loan or Use your debit card ▪ Pay your bills
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 your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market you
Definitions	
Affiliates	Companies related by common ownership or control. They can be

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>City Bank & Trust Co. has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>City Bank & Trust Co. does not share information with nonaffiliates.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>City Bank & Trust Co. does not jointly market.</i>

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