

FACTS		WHAT DOES CITIZENS NATIONAL BANK 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 that we 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 depends on the product or service you have with us. This information can include: • Social Security Number and transaction history • Account balances and payment history • Transaction or loss history and overdraft history		
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 NATIONAL BANK chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information:		Does Citizens National 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.		Yes	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	No
For our affiliates' everyday business purposes – Information about your creditworthiness.		No	We don't share
For our affiliates to market to you.		Yes	Yes
For nonaffiliates to market to you.		No	We don't share
To Limit Our Sharing	• Call 877-566-2621 – our menu will prompt you through your choice(s); • Visit us online: www.cnbtxas.com; or • Mail the form below. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call 877-566-2621 or go to www.cnbtxas.com .		



Mail-In Form	
	Mark any/all you want to limit: ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes. ☐ 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:
	City, State and Zip Code:
Mail to:	CITIZENS NATIONAL BANK, 201 West Main St, P O Box 1009, Henderson, TX 75653-1009

What We Do	
How does CITIZENS NATIONAL BANK protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings.
How does CITIZENS NATIONAL BANK collect my personal information?	We collect your personal information, for example, when you: • Open an account or apply for a loan • Pay your bills or make deposits or withdrawals from your account • Use your credit or debit card
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. [See below for more rights under state law.]
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 to common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include nonfinancial companies, such as CFG Investments and CFG Insurance</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • <i>CITIZENS NATIONAL BANK does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>CITIZENS NATIONAL BANK doesn't jointly market.</i>

Other Important Information	
If you have a complaint, first contact the consumer assistance division of MoneyGram Payment Systems, Inc at 1-800-MONEYGRAM, if you still have an unresolved complaint regarding the company's money transmission or currency exchange activity, please direct your complaint to: Texas Department of Banking, 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294, 1-877-276-5554 (toll free) Fax (512) 475-1313, www.dob.texas.gov; E-mail: consumer.complaints@dob.texas.gov	