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# Privacy

Commitment to Your Security: Your safety and security is very important to us.

FACTS	What does The Citizens 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 income</li> <li>• Account balances and payment history</li> <li>• Credit history and account balances</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 <b>The Citizens Bank</b> chooses to share; and whether you can limit this sharing.

Reasons we can share your personal info	Does The Citizens 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	Yes	No
<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 nonaffiliates to market to you:</b>	No	We Don't Share

<b>Questions?</b>	Call (270) 236-2525 or visit <a href="http://www.citizenshickman.com">www.citizenshickman.com</a>
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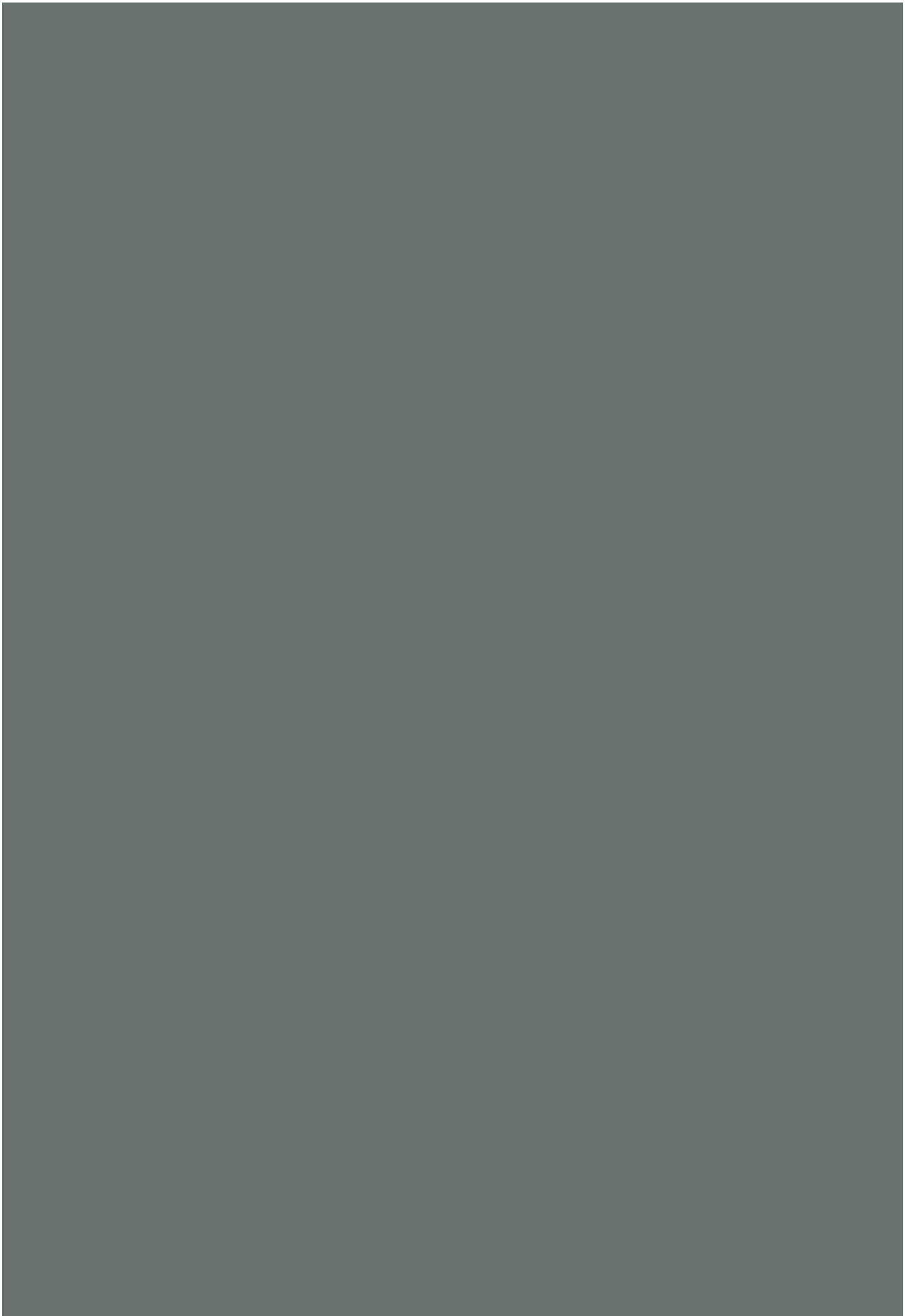
<b>What we do</b>	
<b>How does The Citizens Bank</b>	To protect your personal information from unauthorized access and use. we use

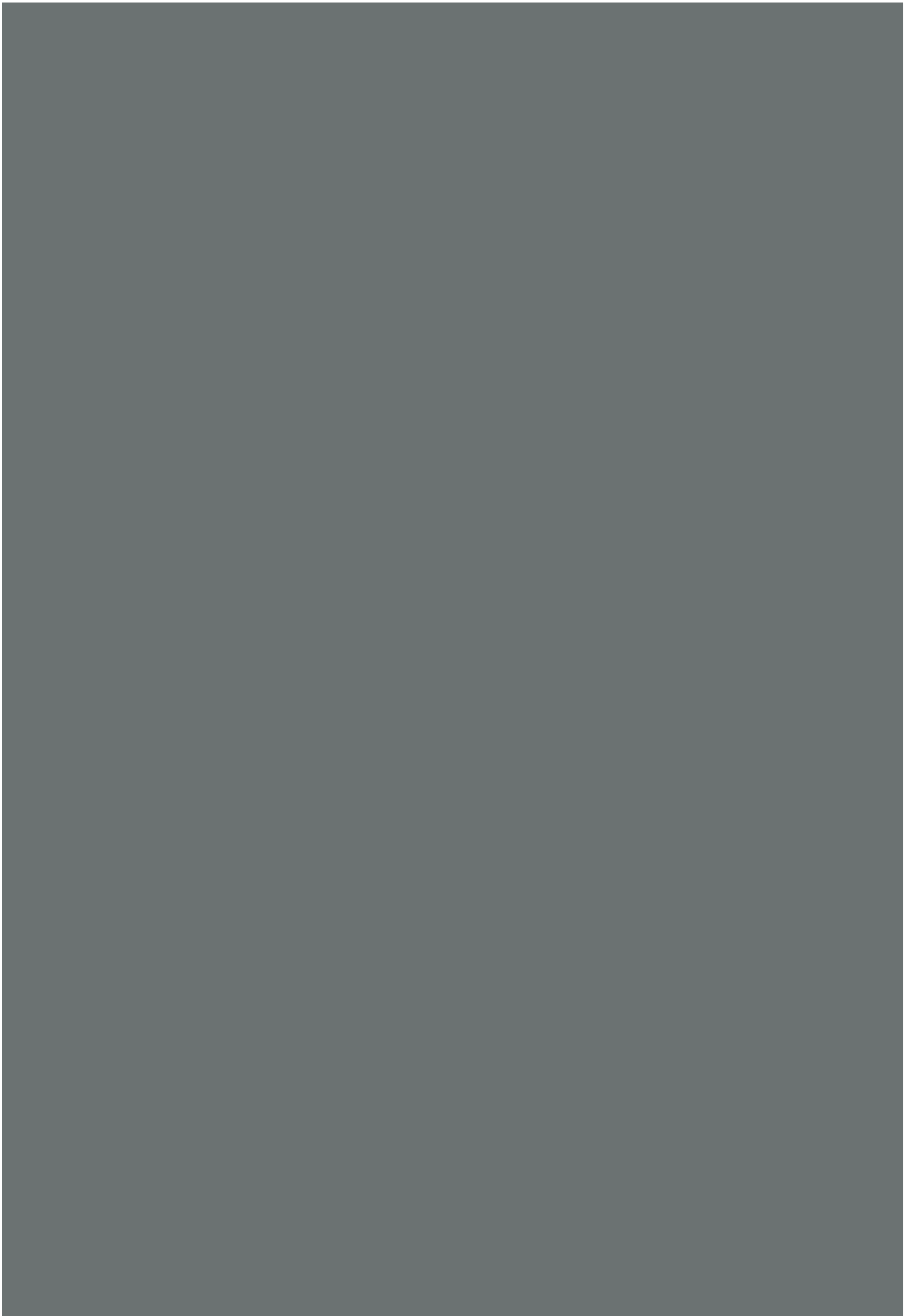
<b>protect my personal information?</b>	security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does The Citizens Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Show your driver's license or provide employment information</li> <li>• Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <ul style="list-style-type: none"> <li>• <b>The Citizens Bank</b> does not share with our affiliates.</li> </ul>
<b>Non Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>The Citizens Bank</b> does not share with non-affiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <b>The Citizens Bank</b> does not jointly market.</li> </ul>

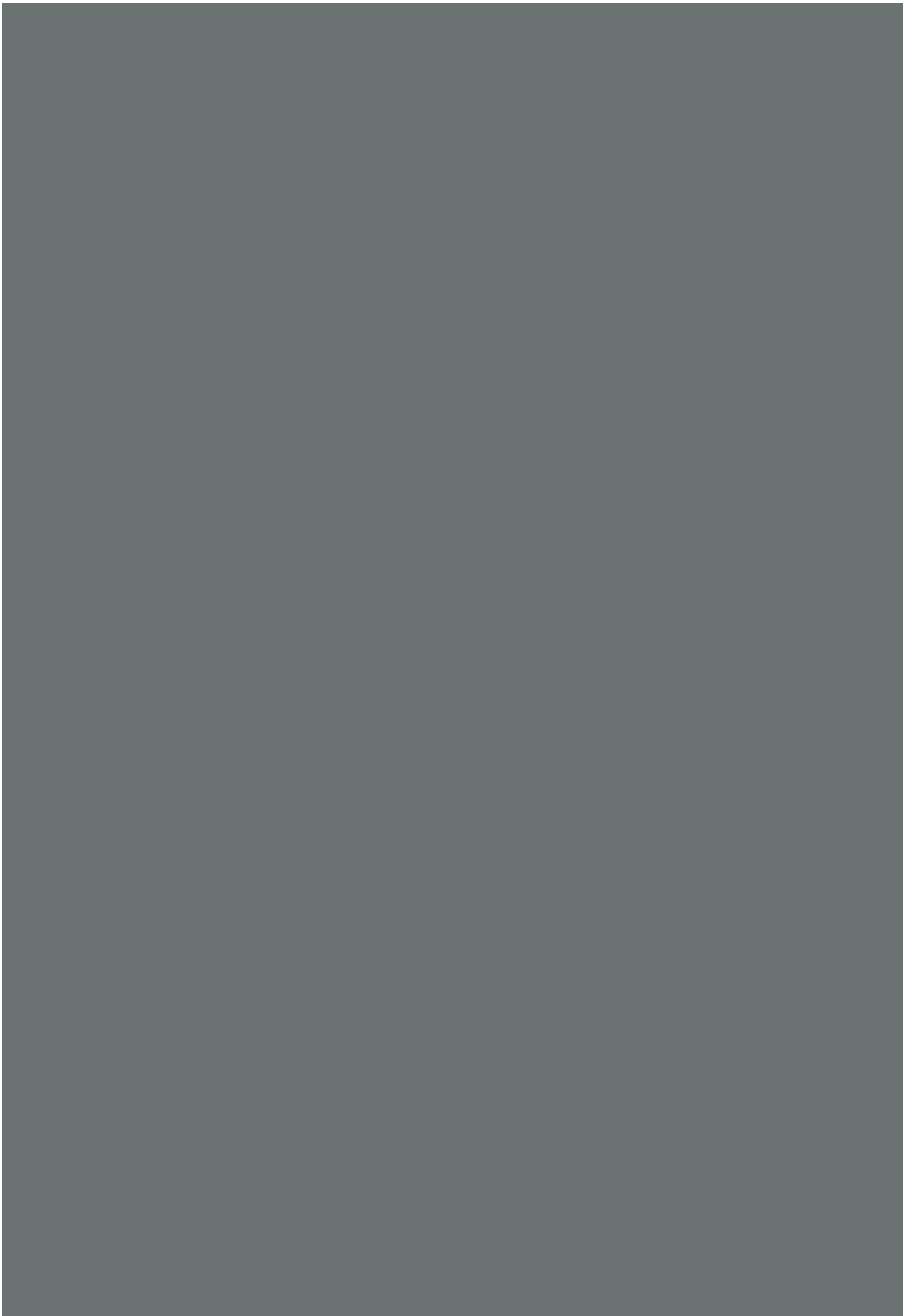
<p><b>HICKMAN BRANCH</b>  <b>P:</b> (270) 236-2525  <b>F:</b> (270) 236-2528</p>
<p><b>FULTON BRANCH</b>  <b>P:</b> (270) 472-2626  <b>F:</b> (270) 472-2528</p>
<p><b>TOUCH TONE TELLER</b>  <b>P:</b> (270) 236-9868</p>
<p><b>IMPORTANT INFORMATION</b>  <b>To report a lost or stolen debit card please call (270) 236-2525 or 1 (800) 379-9909.</b></p>

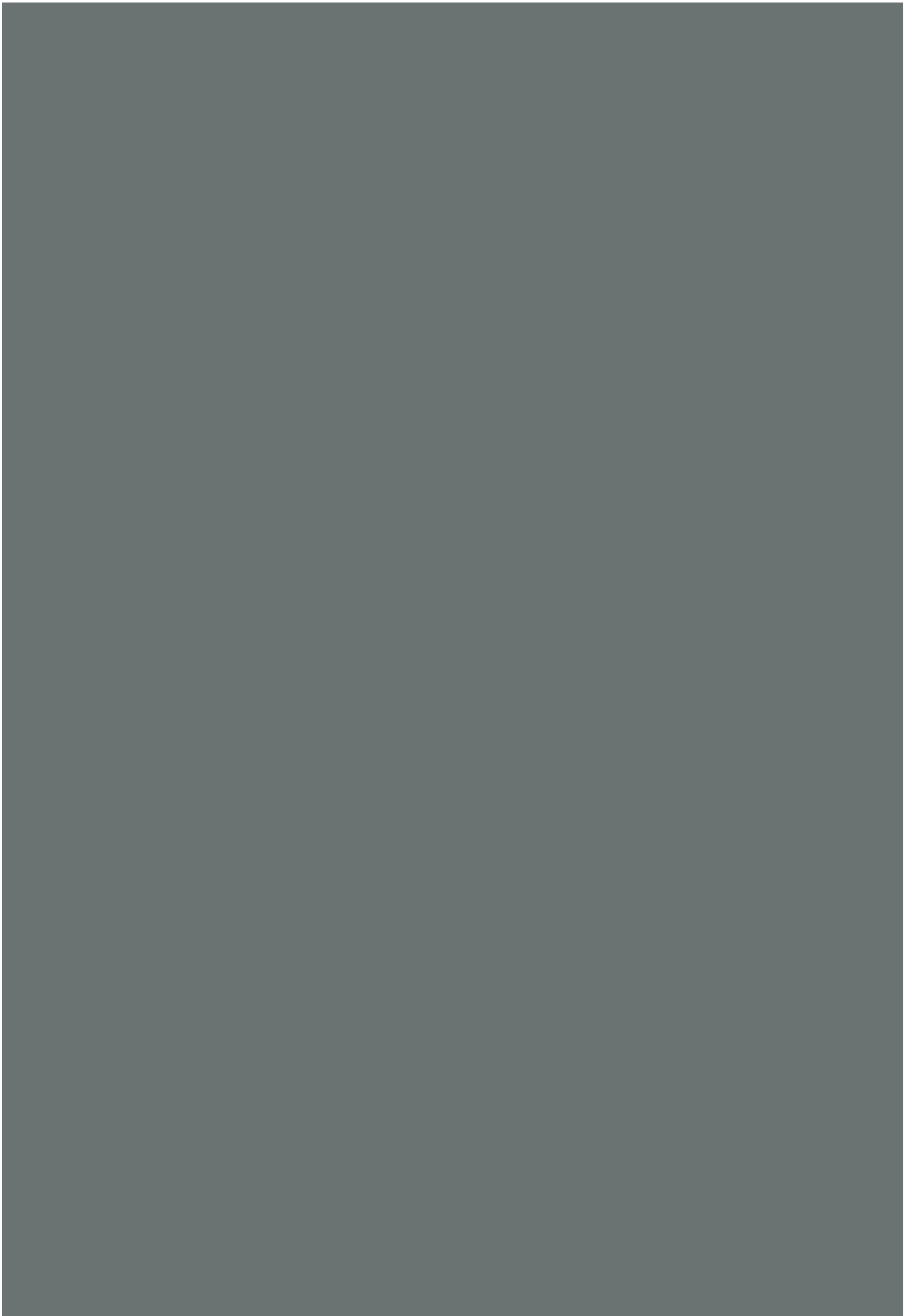


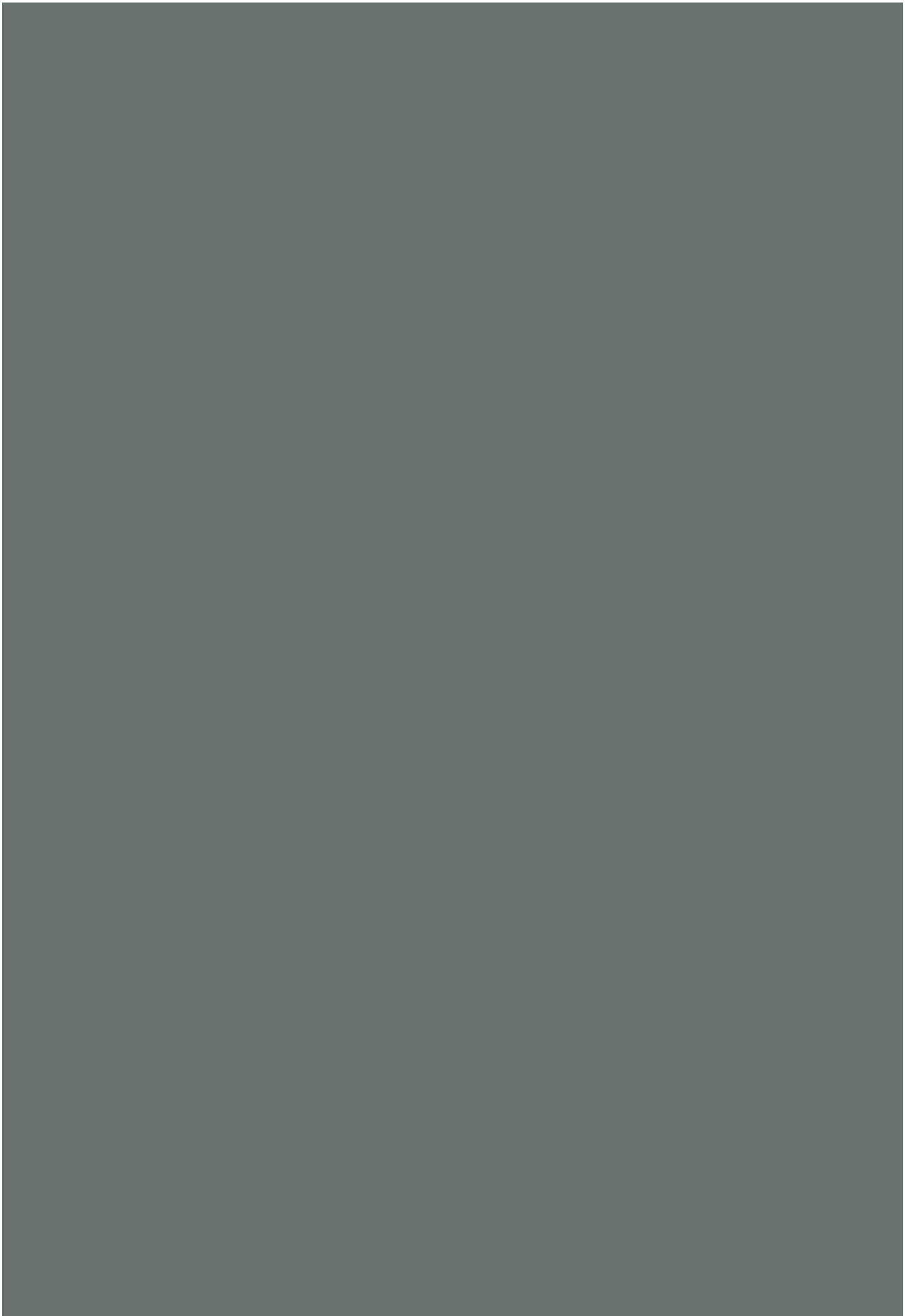


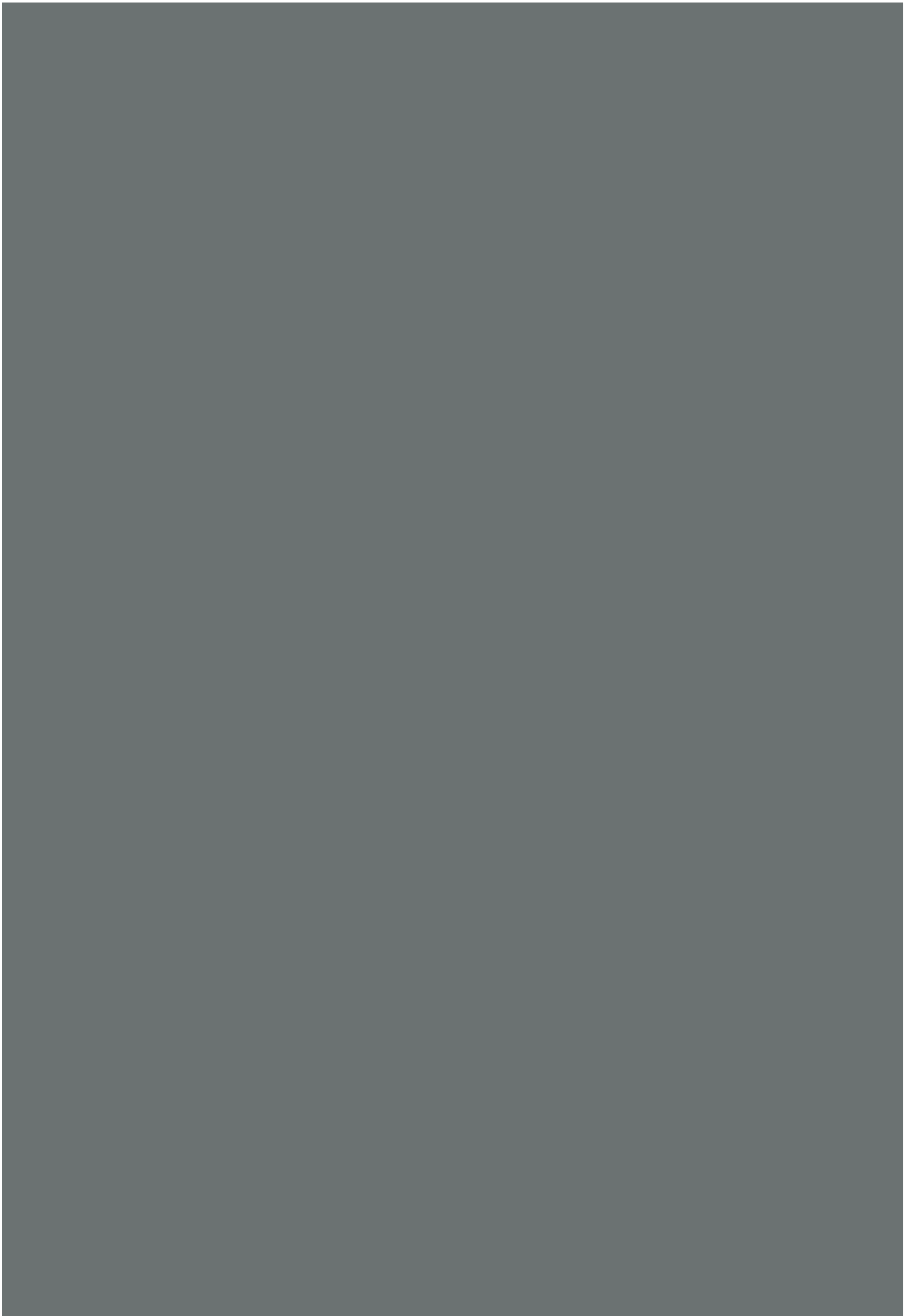












# To access this website your Internet Explorer needs to be updated.

To get the best possible experience and added internet security using our website, we require you to upgrade your current web browser or install another web browser. A list of the most popular web browsers can be found below.

Just click on the icons to get to the download page.

Please note: These links will navigate you away from our domain.

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Internet Explorer



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