

FACTS**WHAT DOES CITIZENS INDEPENDENT BANCORP, INC. 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 ● Income ● Account balances ● Payment history ● Transaction history ● Transaction or loss 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 Independent Bancorp, Inc. chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Citizens Independent Bancorp, Inc. 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	Yes	Yes
For nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ● Call 740-385-8561 - our menu will prompt you through your choice(s) ● Mail the form below <p>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.</p>	
Questions?	Call 740-385-8561	



Mail-in Form								
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p>							
	<table border="1"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, ZIP</td> <td></td> </tr> </table>	Name		Address		City, State, ZIP		<p>Mail to: The Citizens Bank of Logan 188 W. Main St. P.O. Box 591 Logan, Ohio 43138</p>
Name								
Address								
City, State, ZIP								

Who We Are	
Who is providing this notice?	Citizens Independent Bancorp, Inc. means the following institutions: The Citizens Bank of Logan, Countywide Mortgage Co., Countywide Financial Services and Citizens Travel Agency LLC
What We Do	
How does Citizens Independent Bancorp, Inc. 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Citizens Independent Bancorp, Inc. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Give us your income information ● Provide employment information ● Provide account information ● Give us your contact information ● Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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. <ul style="list-style-type: none"> ● <i>Our affiliates include:</i> <ul style="list-style-type: none"> ● <i>Financial companies such as: The Citizens Bank of Logan, Countywide Mortgage Company, Citizens Travel Agency LLC, and Countywide Financial Services</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Citizens Independent Bancorp, Inc. 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. <ul style="list-style-type: none"> ● <i>Citizens Independent Bancorp, Inc. doesn't jointly market.</i>

