



# CITIZENS-FARMERS BANK

- HOURS
- ABOUT US
- DEPOSIT PRODUCTS
- LENDING PRODUCTS
- CURRENT RATES
- CONTACT
- PRIVACY
- OTHER SERVICES
- OTHER LINKS

- [Online Banking](#)

## MENU

### Deposit Products

- Checking
- Savings
- IRA
- Certificate of Deposit

### Lending Products

- Consumer Loans
- Real Estate Loans
- Construction Loans
- Agriculture Loans

### Other Services

- CFB/Shazam ATM
- Card
- CFB/Shazam Check Card

### Electronic Services

- Online Banking
- E-Statements
- Mobile Banking
- Other

### Current Rates

- Checking/Savings Rates
- CD Rates
- IRA Rates

## QUICK INFO

**Cole Camp Main Bank**  
 121 E. Main  
 Cole Camp, MO 65325  
 (660) 668-4416  
 (660) 668-4415 fax

**Cole Camp Drive Thru**  
 102 W. Grothier  
 Cole Camp, MO 65325  
 (660) 668-4416

**Stover Banking Center**  
 606 W. Fourth St.  
 Stover, MO 65078  
 (573) 377-4272  
 (573) 377-2605 fax

## Hometown Banking With Your Neighbors & Friends

FACTS	WHAT DOES THE CITIZENS-FARMERS 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 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"> <li>- Social Security number</li> <li>- Credit scores</li> <li>- Account balances</li> <li>- Account transactions</li> <li>- Transaction history</li> <li>- Checking account information</li> </ul> When you are no longer 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 The Citizens-Farmers Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Citizens-Farmers 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call 668-668-4416 or email <a href="mailto:info@citizensfarmersbank.com">info@citizensfarmersbank.com</a>	

What We Do	
How does The Citizens-	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer

<b>Farmers Bank protect my personal information?</b>	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.
<b>How does The Citizens-Farmers 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</li> <li>- Give us your employment history</li> <li>- Apply for a loan</li> <li>- Show your driver's license</li> <li>- Make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliates 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>- The Citizens-Farmers Bank has no affiliates.</li> </ul>
<b>Nonaffiliates</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>- The Citizens-Farmers Bank does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- The Citizens-Farmers Bank doesn't jointly market.</li> </ul>
<b>Other Important Information</b>	
<p><b>For Alaska, Illinois, Maryland and North Dakota Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Customers.</b> We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Customers.</b> We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Vermont Customers.</b> We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	

