

# Citizens National Bank

We are a locally owned bank that has been serving the people of Pulaski County, Kentucky since 1920. We offer a wide range of products to help you achieve your financial goals along with a high level of customer service and convenient locations.

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## Notice of Your Financial Privacy Rights

[Open a \(PDF\) Printable Version](#)

Rev. 01/2011

<b>FACTS</b>	<b>WHAT DOES CITIZENS NATIONAL BANK DO WITH YOUR PERSONAL INFORMATION?</b>
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

	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 account balances</li> <li>• account transactions and assets</li> <li>• credit scores and credit history</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 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?
<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	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<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 our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 606-679-6341 or go to <a href="http://www.cnbsomerset.com">www.cnbsomerset.com</a>	

What we do	
<b>How does CITIZENS NATIONAL BANK protect my personal information?</b>	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.
<b>How does CITIZENS NATIONAL 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>• give us your contact information or give us your income information</li> <li>• provide account information</li> </ul>
<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</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. • <i>Our affiliates include financial companies such as Kentucky Title Center LLC.</i>
<b>Nonaffiliates</b>	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>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • <i>Our joint marketing partners include Elan Financial Services.</i>
Other Important Information	

- [Privacy Policy](#)
- [Disclosure](#)

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