

CITIZENS BANK & TRUST OF LEBANON

EARNING YOUR TRUST TODAY, TOMORROW & ALWAYS

FACTS

WHAT DOES CITIZENS BANK & TRUST OF LEBANON 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:

- Social Security Number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

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 Citizens Bank & Trust of Lebanon chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank & Trust of Lebanon 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	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 270-692-2113 or go to www.cbtoflebanon.com

Who we are**Who is providing this notice?**

Citizens Bank & Trust of Lebanon

What we do**How does Citizens National Bank 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 take seriously our obligation to safeguard your confidential information.

How does Citizens National Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card

We also collect your personal information from others such as credit bureaus and service providers.

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.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens Bank & Trust of Lebanon has no Affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens Bank & Trust of Lebanon does not share with nonaffiliates so they can market to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Citizens Bank & Trust of Lebanon does not jointly market

Other important information

From time to time, we may change the policies and procedures provided in this Privacy Statement due to changes in the law or changes in our operations, and we will notify you of these changes as required by law.