

NOTICE OF PRIVACY PRACTICES

FACTS

WHAT DOES CITIZENS BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law give 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

If you decide to close your account or become an inactive customer, we will adhere to the privacy practices as described in this notice.

How?

All financial institutions need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial institutions can share their customers' personal information; the reason Citizens Bank chooses to share; and whether you can limit this sharing.

Reason we can share your personal Information	Does Citizens Bank share?	Can you limit this sharing?
For our everyday business purposes- to process your transactions, maintain your account, and 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 institutions	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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Contact Us

Call (573)237-3051 or go to www.citizensbankmo.com (*click on privacy statement*)

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Sharing Practices

How often does Citizens Bank notify me about their practices?	We must notify you about our sharing practices when you open an account and each year while you are a customer.
How does Citizens 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.
How does Citizens Bank collect my personal information?	We collect your personal/nonpersonal information from the following sources: <ul style="list-style-type: none">• information we receive from you on applications or other forms• information about your transactions with us, or others• Information we receive from a consumer reporting agency
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none">• affiliates' everyday business purposes-information about your creditworthiness• affiliates to market to you• nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday business purposes	The actions necessary by financial institutions to run their business and manage customer accounts, such as <ul style="list-style-type: none">• processing transactions, mailing, and auditing services• providing information to credit bureaus• responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Citizens Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>Citizens Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial institutions that together market financial products or services to you. <ul style="list-style-type: none">• <i>Citizens Bank doesn't jointly market.</i>