



## **CITIZENS NATIONAL BANK PRIVACY POLICY DISCLOSURE**

A Summary of How We use and Protect Customer Information  
Our Pledge to You

At Citizens National Bank, we value the trust you have placed in us, and we intend to continue to earn your trust each day. That's why we welcome this opportunity to describe our privacy policies and the steps to protect your customer information. In this disclosure, you'll find details about these policies and procedures. You'll also receive updates in the future, so you can continue to stay informed about this important issue.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or to others; and
- Information we receive from a consumer reporting agency.

“Nonpublic personal information” is non public information about you that we may obtain in connection with providing a financial product or service to you. This could include information such as account balances, payment history, or overdraft history.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

We may disclose the following information to companies that perform marketing services for the Citizens National Bank to promote “OUR” products only.

- Information we receive from you on applications or other forms, such as your name, address, and account number.
- If you choose to have your loan sold to the secondary market, your loan may be assigned a servicer. This is notice to you that financial records will be provided to any Investor or Mortgage Insurer to whom Citizens National Bank may sell your mortgage as authorized by your consent.

We restrict access to nonpublic personal information about you to employees of the Citizens National Bank. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

If you have any questions regarding this disclosure, please contact a bank officer at 218-732-3393.