

FACTS

What does Citizens First Bank do with your personal information?

Rev. 06/2015

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 balance and payment history
- Credit history and credit score

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 First Bank chooses to share; and whether you can limit this sharing.

| | Does Citizens First Bank share? | Can you limit 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 | Yes | No |
| 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 non affiliates to market to you | No | We don't share |

Questions?

Call 888-232-9901 or 270-393-0700 or go to www.citizensfirstbank.com



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| <p>How does Citizens First Bank protect my personal information?</p> | <p>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.</p> |
| <p>How does Citizens First Bank collect my personal information?</p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p> |
| <p>Why can't I limit all sharing?</p> | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

| | |
|------------------------|---|
| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and non financial companies.</p> <p>Citizens First Bank does not share with our affiliates.</p> |
| <p>Non affiliates</p> | <p>Companies not related by common ownership or control. They can be financial and non financial companies.</p> <p>Citizens First Bank does not share with non affiliates.</p> |
| <p>Joint marketing</p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Citizens First Bank's joint marketing partner is LPL Financial.</p> |

