

THE CITIZENS NATIONAL BANK

PRIVACY POLICY

Protecting your privacy is important to The Citizens National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Citizens National Bank employees for collection, use, retention, and security of nonpublic personal information.

What Information We Collect:

We may 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; and
- Information we receive from a consumer reporting agency.

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your account balance, payment history, and overdraft history.

What Information we Disclose:

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

We are permitted under law to disclose nonpublic personal information about you to other third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties to assist us in servicing your loan or account with us, to government entities in response to subpoenas, and to credit bureaus.

We are also permitted under law to disclose all of the information we collect to companies that perform marketing services on our behalf with which we have joint marketing arrangements.

If you decide to close your account(s) or become an inactive customer, we will continue to adhere to the privacy policies and practices described in this notice.

Our Security Procedures:

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Protecting Your Information Online:

You may visit our Web site to find out about products and services, marketing information, and opportunities without providing any information about yourself. We do gather data regarding visits to our Web site, including domain name, pages visited, length of user session, etc., to evaluate the usefulness of our site.

To ensure your Online banking is secure, we use technology that encrypts, or scrambles information so it can transfer privately between you and the Citizens National Bank's network. In addition, before gaining access to any account information, each individual is authenticated by a personal Access I.D. and Password.

If you choose to send us e-mail, we may retain the content of your e-mail message, your e-mail address, and our subsequent response. Please be careful about the information you provide to us by e-mail if you do not use our "Secure Contact Form"; as with any public Web site, this channel of communication is not necessarily secure against interception.

Protecting children's identities and information online is important. The Citizens National Bank does not knowingly solicit data from children online, nor do we market our online products and services to children.