

FACTS

WHAT DOES CITIZENS FINANCIAL BANK 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 information 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?	<p>The types of personal information we collect and share depend on the product(s) or service(s) you have with us. This information may include:</p> <ul style="list-style-type: none"> ◆ Social Security Number and income ◆ Account Balances and Payment History ◆ Credit History <p>When you are <i>no longer</i> our client, we continue to share information as described in this notice.</p>
How?	All financial companies need to share clients' personal information to effectively operate their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Citizens Financial Bank chooses to share; and whether you can limit this information sharing.

Reasons we can share your personal information	Does Citizens Financial Bank share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court order 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 do not share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliated companies to market to you	No	We do not share

Questions?	Call 1-888-226-5237 or go to our website www.mybankcitizens.com
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Who we are	
Who is providing this notice?	Citizens Financial Bank
What we do	
How does Citizens Financial Bank protect my personal information?	<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>Citizens Financial Bank regularly tests and assesses our information security measures, continuously trains our employees, and makes regular upgrades and enhancements as necessary to protect your information. In addition, we restrict our employee's access to client information to only those who have a legitimate business reason to know such information.</p>
How does Citizens Financial Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ◆ Complete an application or other form to open an account, apply for a loan, or request a service; ◆ Initiate or complete a transaction such as pay your bills, make a deposit, transfer funds; and ◆ Use your debit card. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other nonaffiliated companies.</p>
Why can't I limit all sharing?	<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 nonaffiliated companies to market to you
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ Citizens Financial Bank does not have any affiliates at this time, but may in the future.
Nonaffiliated companies	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ◆ Citizens Financial Bank does not share nonpublic information with nonaffiliates.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ Citizens Financial Bank does not share nonpublic information in our joint marketing ventures. Instead, Citizens Financial Bank will partner with another company in a joint marketing effort and share only limited public information to the partner, such as, name, address, telephone number, and email address. Citizens Financial Bank will control your personal information and conduct the mailing.