


**CITIZENS BANK
& TRUST CO.**

(320) 587-2233 www.cbhutch.com
Two locations in Hutchinson Member FDIC

PRIVACY POLICY

FACTS

WHAT DOES CITIZENS BANK & TRUST CO. 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 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

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 Bank & Trust Co. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Citizens Bank & Trust Co. share? | Can you limit this 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 | No | We don't share |
| For joint marketing with other financial companies | 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 affiliates and non-affiliates to market to you | No | We don't share |

Questions?

Call 320-587-2233 or go to www.cbhutch.com

PRIVACY POLICY

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WHO WE ARE

Who is providing this notice?

Citizens Bank & Trust Co., Hutchinson, MN

WHAT WE DO

How does Citizens Bank & Trust Co. 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. We maintain physical, electronic and procedural safeguards to protect this information and limit access to information to those employees for whom access is appropriate.

How does Citizens Bank & Trust Co. collect my personal information?

We collect your personal information, for example, when you:

- Open an account or perform transactions, or
- Apply for a loan or use your debit card, or
- Apply for/request a Bank service or product

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Citizens Insurance Agency of Hutchinson, LLC.*
- *Citizens Investment Services, LLC*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Citizens Bank & Trust Co. does not share with non-affiliates so they can market to you.*

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products and services to you.

- *Citizens Bank & Trust Co. does not share with non-affiliates so they can market to you.*