

FACTS**WHAT DOES Citizens 1st 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 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 or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Credit Scores and Employment Information ■ Credit History and Account Balances <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons Citizens 1st Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens1stBank 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 nonaffiliates to market to you	No	We don't share

Questions?	Call 800-542-2262 or go to www.citizens1stbank.com
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Who we are

Who is providing this notice?

Citizens 1st Bank

What we do

How does **Citizens 1st Bank** 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 that comply with federal regulations to guard your nonpublic personal information.

How does **Citizens 1st Bank** collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your income information
- provide account information or give us your contact information
- provide employment information

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 nonaffiliates 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 nonfinancial companies.

- *Citizens 1st Bank has no affiliates.*

Nonaffiliates

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

- *Citizens 1st Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Citizens 1st Bank doesn't jointly market.*

Citizens 1st Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Citizens 1st Bank should contact the Texas Department of Banking at the address indicated below. Further, complaints concerning the sale of checks should be directed to:

Texas Department of Banking
 2601 North Lamar Boulevard, Suite 300
 Austin, Texas, 78705-4294
 Telephone: 877-276-5554 (toll free)
 E-mail: consumer.complaints@dob.texas.gov

Fax No.: 512-475-1313
 Website: www.dob.texas.gov