Legal Disclaimer

ACCESSING THIS WEB SITE OR VIEWING ANY OF ITS CONTENTS SHALL CONSTITUTE YOUR AGREEMENT WITH THE TERMS BELOW.

Use of Information and Materials.
Any person is hereby authorized to view the information available from this Website for informational purposes only. No part of this information may be redistributed, copied, or reproduced without prior written consent of Citizens 1st Bank or its subsidiaries or affiliates. The information contained in these pages is subject to change without notice. The company information contained in the site is provided for informational purposes only and is not a solicitation or offer to sell securities, nor should it be used by others in connection with any sale, offer for sale or solicitation of an offer to buy securities.

No Warranties.
The information and materials contained in this Website are provided “AS IS” WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING WITHOUT LIMITATION, ANY WARRANTY OF ACCURACY, ADEQUACY OR COMPLETENESS OF THE INFORMATION AND MATERIALS, TITLE, NON-INFRINGEMENT OR THIRD-PARTY RIGHTS, MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND FREEDOM FROM COMPUTER VIRUS.

Limitation of Liability.
IN NO EVENT WILL CITIZENS 1ST BANK OR ANY OF ITS SUBSIDIARIES OR AFFILIATES BE LIABLE FOR ANY DAMAGES, LOSSES OR EXPENSES, INCLUDING WITHOUT LIMITATION, DIRECT OR INDIRECT, SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES ARISING IN CONNECTION WITH THIS WEB SITE, USE THEREOF OR RELIANCE ON ANY INFORMATION CONTAINED HEREIN, EVEN IF CITIZENS 1ST BANK OR ANY OF ITS SUBSIDIARIES OR AFFILIATES ARE NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

Submissions.
All information submitted to Citizens 1st Bank or any of its subsidiaries or affiliates via this Web site shall be deemed and remain the property of Citizens 1st Bank, which shall be free to use, for any purpose, any ideas, concepts, know-how, techniques or other information provided by a visitor to this site. Citizens 1st Bank shall have no duty of confidentiality regarding information submitted, except as may be agreed to by Citizens 1st Bank in writing or as required by law.

Citizens 1st Bank maintains this site ("Site") for your personal entertainment, information, education, and communication. Please feel free to browse the Site. You may not, however, distribute, modify, transmit, reuse, report, or use the contents of the Site for public or commercial purposes, including the text, images, audio and video without the written permission of "Citizens 1st Bank". Your access and use of the Site is also subject to the following Terms and Conditions. By accessing and browsing the site, you accept, without limitation or qualification, the Terms and Conditions set forth below.

1. You should assume that everything you see or read on the Site is copyrighted unless otherwise noted and may not be used except as provided in these terms and Conditions or in the text on the Site without the written permission of Citizens 1st Bank.

2. While Citizens 1st Bank uses reasonable efforts to include accurate and up-to-date information on the Site, Citizens 1st Bank makes no warranties or representations as to its accuracy. Citizens 1st Bank assumes no liability or responsibility for any errors or omissions in the content on the Site.
3. Your use and browsing of the Site is at your own risk. Neither Citizens 1st Bank, nor any other party involved in creating, producing or delivering the Site is liable for any direct, incidental, consequential, indirect, or punitive damages arising out of your access to, or use of, the Site.

4. Any communication or material you transmit to the Site by electronic mail or other means, including any data, questions, comments, suggestions, or the like is, and will be treated as, non-confidential and non-proprietary. Anything you transmit or post may be used by Citizens 1st Bank or its affiliates for any purpose, including but not limited to reproduction, disclosure, transmission, publication, broadcast and posting.

5. Images of people or places displayed on the Site are either the property of, or used with permission by Citizens 1st Bank. The use of these images by you, or anyone else authorized by you, is prohibited. Any unauthorized use of the images may violate copyright laws, trademark laws, the laws of privacy and public, and communications regulations and statutes.

6. Citizens 1st Bank has not reviewed all of the sites linked to the Site and is not responsible for the contents or any off-site pages or any other sites linked to the Site. Your linking to any other off-site pages or other sites is at your own risk.

7. Citizens 1st Bank may at any time revise these Terms and Conditions by updating this posting. You are bound by any such revisions and should, therefore, periodically visit this page to review the current Terms and Conditions to which you are bound.