

**FACTS****WHAT DOES THE CITIZENS FIRST NATIONAL 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?**

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 account balances
- payment history and transaction history
- overdraft history and account transactions

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 The Citizens First National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Citizens First National Bank share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?**

Call 712-732-5440

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**What we do**

<b>How does The Citizens First National Bank protect my personal information?</b>	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 ALSO MAINTAIN OTHER PHYSICAL, ELECTRONIC AND PROCEDURAL SAFEGUARDS TO PROTECT THIS INFORMATION TO THOSE EMPLOYEES FOR WHOM ACCESS IS APPROPRIATE.
<b>How does The Citizens First National Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>● open an account or apply for a loan</li> <li>● use your credit or debit card or deposit money</li> <li>● apply for financing</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>● sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>● affiliates from using your information to market to you</li> <li>● sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

**Definitions**

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>Our affiliates include nonfinancial companies, such as FIRST NATIONAL INSURANCE.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include THE CITIZENS FIRST NATIONAL BANK OF STORM LAKE, IOWA DOES NOT SHARE WITH NONAFFILIATES SO THEY CAN MARKET TO YOU.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>● <i>The Citizens First National Bank doesn't jointly market.</i></li> </ul>

**Other important information**

**FOR ALASKA, ILLINOIS, MARYLAND AND NORTH DAKOTA CUSTOMERS.** WE WILL NOT SHARE PERSONAL INFORMATION WITH NONAFFILIATES EITHER FOR THEM TO MARKET TO YOU FOR JOINT MARKETING - WITHOUT YOUR AUTHORIZATION.

**FOR CALIFORNIA CUSTOMERS.** WE WILL NOT SHARE PERSONAL INFORMATION WITH NONAFFILIATES EITHER FOR THEM TO MARKET TO YOU FOR JOINT MARKETING - WITHOUT YOUR AUTHORIZATION. WE WILL ALSO LIMIT OUR SHARING OF PERSONAL INFORMATION ABOUT YOU WITH OUR AFFILIATES TO COMPLY WITH ALL CALIFORNIA PRIVACY LAWS THAT APPLY TO US.

**FOR MASSACHUSETTS, MISSISSIPPI, AND NEW JERSEY CUSTOMERS.** WE WILL NOT SHARE PERSONAL INFORMATION FROM DEPOSIT OR SHARE RELATIONSHIPS WITH NONAFFILIATES EITHER FOR THEM TO MARKET TO YOU FOR JOINT MARKETING - WITHOUT YOUR AUTHORIZATION.

**FOR VERMONT CUSTOMERS.** WE WILL NOT SHARE PERSONAL INFORMATION WITH NONAFFILIATES EITHER FOR THEM TO MARKET TO YOU FOR JOINT MARKETING - WITHOUT YOUR AUTHORIZATION, AND WE WILL NOT SHARE PERSONAL INFORMATION WITH AFFILIATES ABOUT YOU CREDITWORTHINESS WITHOUT YOUR AUTHORIZATION.