

PRIVACY STATEMENT
CITIZENS FIRST NATIONAL BANK

The Citizens First National Bank recognizes and respects the responsibility to protect customers' private information. The success of a financial institution, depends heavily on the trust and confidence it enjoys with its customers. In continuing our commitment to provide quality service to our customers, The Citizens First National Bank has adopted the following privacy statement for officers, directors and employees. This privacy statement applies to individuals, and The Citizens First National Bank reserves the right to amend this agreement.

RECOGNITION OF A CUSTOMER'S EXPECTATION OF PRIVACY

The Citizens First National Bank recognizes and respects that our customers expect their financial information to be kept private. The Citizens First National Bank policies guide employees in this important manner.

COLLECTION, RETENTION AND USE OF CUSTOMER INFORMATION

The Citizens First National Bank collects, retains and uses information about its customers only when it would be useful (and allowed by law) in our business or in order to produce products, services, and other opportunities to The Citizens First National Bank customers.

MAINTENANCE OF ACCURATE INFORMATION

The Citizens First National Bank has established procedures so that our customer's financial information is accurate, current and complete in accordance with reasonable industry standards. The Citizens First National Bank will respond to requests to correct inaccurate information in a timely manner.

LIMITING EMPLOYEE ACCESS TO INFORMATION

The Citizens First National Bank limits employee access to customer information to those with a business reason for having such information. The Citizens First National Bank educates its employees so they understand the importance of confidentiality and customer privacy.

PROTECTION OF INFORMATION THROUGH ESTABLISHED SECURITY PROCEDURES

The Citizens First National Bank maintains appropriate security standards and procedures regarding access to customer information.

RESTRICTIONS ON THE DISCLOSURE OF ACCOUNT INFORMATION

The Citizens First National Bank does not reveal customer information to unaffiliated third parties for their independent use except when:

- a.) the information is provided to help complete a customer initiated transaction
- b.) the customer requests it
- c.) the disclosure is required by law (e.g., subpoena)
- d.) the disclosure is allowed by law

INFORMATION AND OUR AFFILIATES

The Citizens First National Bank may disclose certain information to its affiliates. The Citizens First National Bank may share transaction and experience information from our account records with its affiliates.

MAINTAINING CUSTOMER PRIVACY IN BUSINESS RELATIONSHIPS WITH THIRD PARTIES

If customer information is provided to a third party, that third party must agree to adhere to privacy principles that provide for keeping such information confidential.

DISCLOSURE OR PRIVACY PRINCIPLES TO CUSTOMERS

The Citizens First National Bank will continue to provide our customers with an understanding of its privacy principles. Customers that are concerned about financial privacy and want to know more about this important issue may contact a Citizens First National Bank representative.

WEBSITE

Visitors to The Citizens First National Bank website remain anonymous. We do not collect personal identifying information about site users, unless the user chooses to provide such information. This information is used internally, as appropriate, to handle the sender's request and manage The Citizen's First National Bank website. It is not disseminated or sold to other organizations.

INTERNET BANKING

The Citizens First National Bank contracts its internet banking with Fiserv. Fiserv uses several tools to protect the privacy of personal information supplied or accessed through The Citizens First National Bank's internet banking service. Some of the tools for protection that Fiserv include, but are not limited to:

- a.) SSL certificates
- b.) Multi-factor authentication
- c.) Intrusion prevention
- d.) Intrusion detection
- e.) Next generation firewalls