

FACTS**WHAT DOES CITIZENS BANK AND 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
- Transaction history and credit history

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 AND TRUST CO. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CITIZENS BANK AND 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes-- information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes-- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (479)474-1201 or go to www.cbankandtrust.com/contact

Who we are

Who is providing this notice?

CITIZENS BANK AND TRUST CO.

What we do

How does CITIZENS BANK AND 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.

How does CITIZENS BANK AND TRUST CO. collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Provide account information or give us your contact information
- Make a wire transfer

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.

- *Our affiliates include financial companies, such as First Bank Corp. (Financial Holding Company) owns a controlling interest in the financial companies: The First National Bank of Fort Smith; Citizens Bank and Trust Company; Brown Hiller Clark Insurance Company of Arkansas; and Brown Hiller Clark Insurance Company of Oklahoma. First Bank Corp also owns controlling interest in the nonfinancial company, Realty Appraisals, Inc..*

Nonaffiliates

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

- *CITIZENS BANK AND TRUST CO. 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 BANK AND TRUST CO. doesn't jointly market.*