

Citizens Building and Loan Association

Privacy Disclosure

At Citizens Building and Loan Association, the basis of each customer relationship is trust. The Board of Directors recognizes that you have chosen to do business with us. We are obligated to honor that relationship with great care, beginning with the information you have provided with us. We recognize your right to privacy and we will maintain standards to ensure that your information is private and secure at all times.

Citizens Building and Loan Association collects nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms,
- Information about your transactions with us or others; and
- Information we receive from consumer reporting agencies.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Citizens Building and Loan Association restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Citizens Building and Loan Association maintains physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Important information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means to you: When you open an account, we will ask for you name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other identifying documents.