



FACTS **WHAT DOES CNB 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
- Transaction or loss history
- Credit history
- Credit scores
- Credit card or other debt
- Mortgage rates and payments

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 reason CNB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CNB share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts, 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	No	We don't share.
For joint marketing with other financial companies	No	We don't share.
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share.
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share.
For non-affiliates to market to you	No	We don't share.

QUESTIONS? Call (325) 643-3545 or visit us online at: <https://www.cnb-brownwood.com>

Who We Are	
Who is providing this notice?	CNB means Citizens National Bank.

What We Do	
How does CNB 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 CNB collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> -- Open an account -- Apply for a loan -- Show your driver's license -- Provide your mortgage information -- Give us your contact information
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> -- sharing for affiliates' everyday business purposes - information about your creditworthiness -- affiliates from using your information to market to you -- sharing for non-affiliates to market you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> -- <i>CNB has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> -- <i>CNB does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> -- <i>CNB does not jointly market.</i>