

FACTS

WHAT DOES CITIZENS SAVINGS & LOAN CORPORATION 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, 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 upon the product or service you have with us. This information can include:

- Social Security number and financial records and
- Account balances and payment history and
- Income 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 several reasons financial companies can share their customers' personal information; the reason Citizens Savings & Loan Corporation chooses the share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Citizens Savings & Loan 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 to 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	YES
For our affiliates everyday business purposes – information about your transactions and experiences	YES	NO
For our affiliates everyday business purposes – information about your credit worthiness	NO	YES
For our affiliates to market to you	NO	YES
For non-affiliates to market to you	NO	YES

Questions?

Call 423-265-1675 or go to www.citizensloan.com

Who we are	
Who is providing this notice?	CITIZENS SAVINGS & LOAN CORPORATION

What we do	
How does Citizens Savings & Loan 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 Savings & Loan collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ apply for a loan ■ purchase an investment certificate ■ have a loan with another lender that we purchase and any other information you may provide us to service your account with us
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 credit worthiness ■ affiliates from using your information to market to you ■ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit your sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ Citizens Broad Street Reinsurance, LTD
Nonaffiliated	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> ■ The Plateau Group ■ Gold Point Systems ■ Route 66 Warranties ■ Liberty Motor Club ■ D2K Corp ■ Solutions by Text ■ Allied Solutions, LLC
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ N/A

Other important information
None