

FACTS**WHAT DOES Citizens Community Bank 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ Account balances and payment history ■ credit history and employment information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Community Bank 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	NO	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?Call 618-566-8800 or go to www.citizenscommunitybank.com

Who we are

Who is providing this notice?	Citizens Community Bank
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What we do

How does Citizens Community Bank 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. We restrict access to non-public information about you to employees, who need to know, to provide products or services to you.
How does Citizens Community Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ Open an account or pay your bills ■ Apply for a loan or use your credit or debit card ■ Make deposits or withdrawals from your account 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 <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 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. <ul style="list-style-type: none"> ■ <i>Citizens Community Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Citizens Community Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Citizens Community Bank doesn't jointly market.</i>

SECURITY

Our electronic banking options are designed to offer you information about Citizen Community Bank's products and services. We have a variety of security features in place to assure that your account information remains confidential on the NetTeller Internet Banking Service (NetTeller), the Mobile Banking Service (Mobile Banking), the Citizens Bill Pay Service (Bill Pay), and the Mortgagebot Application Service (Mortgage Center). Any account information transmitted over NetTeller, Mobile Banking, Bill Pay, and Mortgage Center is encrypted. Information that we require from customers when they sign up for any of these services also remains confidential.

NetTeller Internet Banking Service, Mobile Banking Service, Citizens Bill Pay Service, and Mortgage Center have built-in security features to assure your information remains confidential. These features include:

- Your account numbers never appear on NetTeller or Mobile Banking. That is why you choose how you would like your account names to appear on the screen.
- You have the option of changing your identification (ID) number and personal identification number (PIN) as often as you feel appropriate.
- Multifactor authentication is used to identify normal access patterns and can react to any deviations by blocking access.
- Your information on NetTeller, Mobile Banking, Citizens Bill Pay Service and Mortgage Center is protected by Transport Layer Security (TLS) technology – the highest level of Internet security available.

When you sign up for NetTeller and/or Bill Pay, we will give you an ID number and a PIN number.

If you have any questions concerning NetTeller Banking Service, Mobile Banking, Citizens Bill Pay Service, or Mortgage Center, please contact Debbie Cameron or Pam Terveer at (618) 566-8800. Or, E-mail us at ccb@citizenscommunitybank.com.