

FACTS

**WHAT DOES CITIZENS NATIONAL 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 Account Balances ■ Transaction History and Checking Account Information ■ Credit History and Credit Card or Other Debit <p>When you are no longer 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 National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens National 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	Yes	No
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?	<p style="text-align: center;">Call 865-429-7521 or go to www.cnbtn.com</p> <p style="text-align: center;">We will mail a copy of this privacy notice to customers who request it by telephone or e-mail within ten days of the request.</p>
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What We Do	
How does Citizens National 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.
How does Citizens National Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an Account or Show Your Government Issued ID ■ Apply for a Loan or Use Your Credit or Debit Card ■ Make Deposits or Withdrawals from Your Account <p>We also collect personal information from other companies such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Courthouse Title & Escrow LLC (CTE) is an affiliated company of the bank. CTE provides real estate closings and title services. Information is only shared with CTE with customer's consent.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Citizens National Bank does use nonaffiliates (third parties) to provide banking products and services useful to you. See below for more information.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Citizens National Bank does not jointly market.