



500 West Broadway
Farmington, NM 87401
505.599.0181

Privacy Notice

Our Privacy Commitment to You

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers who visit our website.

Categories of Information That We May Collect

We may collect nonpublic personal information about you from the following sources:

- Applications;
- Transactions with us, our affiliates or others.

Categories of Information That We May Disclose

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address and phone number.
- Information about your transactions with us, such as your account balance.

Categories of Parties To Whom We May Disclose

We may disclose nonpublic personal information about you to the following types of "affiliates" (i.e., companies related to us by common control or ownership).

- Financial service providers: Citizens Bankshares, Inc. and its subsidiaries; The Citizens Bank and Citizens Trust and Investment Corporation.

We may also disclose nonpublic personal information about you to nonaffiliated third parties (i.e., third parties that are not members of our corporate family) in the following instances: 1) to assist us in servicing your account with us; and 2) to government entities in response to subpoenas. We do not disclose any nonpublic personal information about you to any other third parties, except as permitted by law.

Information Regarding Former Customers

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

Confidentiality and Security of Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Medical Information

We do not share medical or health information among our family of companies except to process transactions or to provide services you have requested or initiated.

If you have any questions about how Citizens Trust and Investment Corporation protects confidential information, please call or write us at:

Citizens Trust and Investment Corporation
500 West Broadway
P.O. Box 4140
Farmington, NM 87401-4140
(505) 599-0181 or 1-800-325-9961