

PRIVACY STATEMENT
APRIL 2010

Citizens First National Bank recognizes and respects our responsibility to protect our customers' private information. The success of a financial institution, like ours, depends heavily on the level of trust and confidence it enjoys with its customers. In continuing our commitment to provide quality service to our customers, Citizens First National Bank has adopted the following privacy statement for officers, directors and employees. This privacy statement applies to individuals, and Citizens First National Bank reserves the right to amend this agreement.

1. Recognition of a Customer's Expectation of Privacy

Citizens First National Bank recognizes and respects that our customers expect their financial information to be kept private. Citizens First National Bank policies guide employees in this important manner.

2. Use, Collection and Retention of Customer Information

Citizens First National Bank collects, retains and uses information about its customers only where we believe it would be useful (and allowed by law) in our business and in order to produce Citizens First National Bank products, services, and other opportunities to its customers.

3. Maintenance of Accurate Information

Citizens First National Bank has established procedures so that our customer's financial information is accurate, current and complete in accordance with reasonable commercial standards. Citizens First National Bank will respond to requests to correct inaccurate information in a timely manner.

4. Limiting Employee Access to Information

Citizens First National Bank limits employee access to customer information to those with a business reason for knowing such information. Citizens First National Bank educates its employees so that they will understand the importance of confidentiality and customer privacy.

5. Protection of Information via Established Security Procedures

Citizens First National Bank maintains appropriate security standards and procedures regarding unauthorized access to customer information.

6. Restrictions on the Disclosure of Account Information

Citizens First National Bank does not reveal customer information to unaffiliated third parties for their independent use except for:

- a. the information is provided to help complete a customer initiated transaction
- b. the customer requests it
- c. the disclosure is required by law (e.g., subpoena)
- d. the disclosure is allowed by law

7. Information and our Affiliates

We may disclose certain information to our affiliates. We may share transaction and experience information from our account records with our affiliates.

8. Maintaining Customer Privacy in Business Relationships with Third Parties

If customer information is provided to a third party, that third party must agree to adhere to privacy principles that provide for keeping such information confidential.

9. Disclosure of Privacy Principles to Customers

Citizens First National Bank will continue to provide our customers with an understanding of its privacy principles. Customers that are concerned about financial privacy and want to know more about this important issue may contact their Citizens First National Bank representative.

10. Our Internet Web Site

Visitors to the Citizens First National Bank web site remain anonymous. We do not collect personal identifying information about site users, unless you choose to provide such information to us. This information is used internally, as appropriate, to handle the sender's request and manage the Citizen's First National Bank web site. It is not disseminated or sold to other organizations.

11. Internet Banking

We use 128 bit encryption technology to protect the privacy of personal information supplied to us or accessed through Citizens First National Bank online Internet banking service.