

Truth in Savings Disclosure

Citizens Bank & Trust

TISA Disclosure for SV Product 405

REGULAR SAVINGS PERSONAL

We appreciate your decision to open a deposit account with us. This agreement sets forth certain conditions, rates, fees and charges that are specific to your account. Each Account Holder agrees to the terms set forth on the Truth in Savings Agreement, and acknowledges that it is a part of the Terms and Conditions of your account. Subject to applicable law and the Terms and Conditions of your account, we may amend the rates, fees and charges contained in this agreement from time to time.

Rate information: This Account is an interest bearing account. The interest rate on the account is:

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

		Interest Rate	APY
Balances Through	\$99,999,999,999.99	.1500%	.15%

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account quarterly. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the current balance in the account each day. You must maintain a minimum ledger balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$200.00 to open this account.

Account Fees: If your daily minimum ledger balance falls below \$500 at any time during the statement cycle, a \$5.00 maintenance fee will be assessed. A \$2.00 charge will be assessed on each withdrawal exceeding 3 per quarter. Accounts closed within 90 days of opening will be charged \$10.00.



A Community Bank
Since 1916 • Member FDIC

Account Fee Schedule

October, 2018

The following could apply to your account, if applicable. We may amend the fees in this schedule from time to time.

APPLICABLE FEES

Return Item Fee.....	\$5.00 per item
Special Statement.....	\$5.00
Account Research.....	\$15.00 per hour
Account Reconciliation.....	\$15 per hour
Printed Checks.....	May vary with each order
Lost Debit Card Fee.....	\$5.00
Stop Payment Fee.....	\$29.00
NSF Charges (Unpaid items).....	\$29.00*
Overdraft Charges (Paid Items).....	\$29.00*

*These fees apply to overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

MAINTENANCE FEE CREDIT (For Consumer Checking Only)

E-Statement Credit to Monthly Maintenance Fee	\$2.00
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FACTS WHAT DOES CITIZENS BANK & TRUST CO. 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 ● Account balances ● Payment history ● Transaction history ● Account transactions ● Checking account 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 Bank & Trust Co. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Bank & Trust Co. 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 225-687-1916 or go to www.citizensbankandtrust.com

What We Do	
How does Citizens Bank & Trust Co. protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Citizens Bank & Trust Co. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● Open an account ● Deposit money ● Make deposits or withdrawals from your account ● Give us your contact information ● Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Citizens Bank & Trust Co. has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ● <i>Citizens Bank & Trust Co. does not share with nonaffiliates so they can market to you.</i>
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"> ● <i>Citizens Bank & Trust Co. doesn't jointly market.</i>