## **FACTS**

# WHAT DOES CENTRAL 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- account balances and transaction history
- account transactions and risk tolerance

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Central National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Central 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	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

**Questions?** 

Call Customer Service at 580-233-3535 or go to www.cnb-ok.com



Member FDIC

Who we are		
Who is providing this notice?	Central National Bank is providing this notice as the issuer of your prepaid card.	
What we do		
How does Central 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 Central National Bank collect my personal information?	We collect your personal information, for example, when you	
	<ul> <li>open an account or deposit money</li> <li>pay your bills or give us your contact information</li> <li>use your credit or debit card</li> </ul>	
	We also collect your personal information from other companies.  Federal law gives you the right to limit only	
Why can't I limit all sharing?	<ul> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> </ul>	
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
	<ul> <li>Central National Bank has no affiliates with which it shares your personal information.</li> </ul>	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
	<ul> <li>Central National Bank does not share with non-affiliates so they can market to you.</li> </ul>	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
	We do not jointly market bank products with other financial companies.	

#### Other important information

If you are a resident of California or Vermont, we will not share with non-affiliates except for our own marketing purposes, our everyday business purposes, or with your consent. Nevada residents: We are providing this notice pursuant to Nevada law.