

**THE FIRST CITIZENS NATIONAL BANK
UPPER SANDUSKY, OHIO 43351**

PRIVACY POLICY STATEMENT

It is the policy of The First Citizens National Bank to ensure the protection of the nonpublic personal information of the customers of this bank. This policy shall apply to all personally identifiable financial information obtained by us through the providing of financial services. The policy shall continue to cover additional information collected during the course of the financial relationship as well as after the relationship has ended.

Information security is one of our highest priorities. This priority is emphasized by our internal code of conduct, this Privacy Policy, and the contracts and agreements that we sign with external suppliers and partners. We safeguard personal financial information by regularly assessing security standards and procedures to protect against unauthorized access to personal financial information. Access to personal nonpublic information shall be limited to those employees who need to know this information to provide necessary financial products and services. The bank shall maintain physical, electronic, and procedural safeguards that comply with federal standards to guard the customer's personal financial information.

The bank shall collect nonpublic personal information about a customer from various sources. We may disclose this information to institutions with whom we have joint marketing agreements.

Visitors to our Website

Visitors to our FCNB Website remain anonymous, making it impossible for us to collect unique identifying information about you unless you voluntarily and knowingly provide us that information.

If the consumer has questions or concerns they may contact us by calling our Customer Service toll-free line 1-888-378-1860 between the hours of 8:30-4:00 Monday thru Thursday, 8:30-5:00 Friday and 8:30-12:00 Saturday, or by notifying us at www.firstcitizensnational.com. Any consumer may request a copy of this policy. Such a request will be honored within fifteen days of the request being received.

Presented to the Board of Directors by the Audit Committee, July 19, 2016.

This policy was formally approved by the Board of Directors this 21st day of July, 2016.