

CENTRAL NATIONAL BANK

Privacy Statement

At Central National Bank, our mission is to meet the desires of our customers. As financial service professionals entrusted with sensitive financial information, we respect the privacy of our customers and are committed to treating customer information responsibly.

We believe the confidentiality and protection of customer information is one of our fundamental responsibilities. And while information is critical to providing quality service, we recognize that one of our most important assets is our customers' trust.

We collect nonpublic personal information about you, such as your income, assets, social security number, and address from the following sources:

- Ø Information we receive from you on applications or forms;
- Ø Information about your transactions with us or others; and
- Ø Information we receive from consumer reporting agencies.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law, such as:

- Ø Sending information returns to the Internal Revenue Service;
- Ø Responding to government agency or court orders;
- Ø Providing information to consumer reporting agencies; or
- Ø Where it is necessary to complete a requested transaction.

We are committed to the security of your nonpublic personal information. Our systems are in a secure environment and we maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

We value our customer relationships and want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you discover information that is inaccurate please inform us and we will respond immediately. If you become an inactive customer or decide to close your account, we will adhere to the privacy policies and practices as described in this notice.

Visitors to our website remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-personal information such as:

- Ø The date and time you visited,
- Ø The city and state you visited from,
- Ø The web browser you used, and
- Ø The IP address.

This information is used for statistical purposes to determine the level of interest in our website. Some areas of our website may use a “cookie” temporarily stored in the visitor’s computer memory (RAM) to allow the web server to log the pages you use within the site and to know if you have visited the site before. Cookies are commonly used on websites and do not harm your system.

Nonpublic Personal information may be provided to us through on line registration forms to enable certain services electronically. This information will be used as appropriate to handle each request or other legitimate business purposes. This information is restricted to those employees who need to know that information to provide you with products and the finest services available.

We feel it is important for you to be aware of the unique issues surrounding internet banking. Internet banking is a convenient and safe way to bank with us. You will utilize specific log in identification and passwords to access your accounts and your confidential and private information. Protect your privacy and your accounts by safeguarding your password. Always “log off” your computer when you have completed your internet banking transactions.

We provide security for internet banking by utilizing encryption, firewall, router, and other security measures to prevent unauthorized access to our customer’s confidential and private information.

We do not knowingly solicit data from children under 13, and we do not market to children. We recognize that protecting children’s identities and privacy online is important and that the responsibility to do so rests with both the online industry and with parents.