

CITIZENS SAVINGS BANK & TRUST COMPANY

BUSINESS CONTINUITY PLAN POLICY

Disclosure Statement

It is the policy of the Bank to provide its Business Continuity Plan Disclosure Statement to customers at the time of account opening. In addition, this disclosure statement is posted on the Bank's web site and can be mailed to customers upon request.

"It is the policy of the Citizens Bank to make you aware of our business continuity plans in case of an emergency. The Bank's plans are designed to ensure that our operations will continue to function with little or no disruption, that our customers' accounts will be secure and accessible, and that our customers will be able to reach us regardless of the scope of the situation or event. The Bank has developed a Business Continuity Plan (BCP) with respect to how we will respond to events that significantly disrupt our operations. Our BCP was designed to be flexible in responding to actual events as they occur, since the timing and impact of disasters and disruptions is unpredictable. With that in mind, we are providing you with this information.

- Contacting Us. Should one of our branch or facility locations be affected we will move the operations to our alternate location where we are able to serve our customers as effectively as possible. Calls to the affected location will be re-routed to the alternate location where we have access to all of the same systems to serve you. In the event of a prolonged disruption to one of our branch or facility locations, our BCP provides for more permanent relocation of staff to an alternate location, where we will continue to provide the best service possible. If you cannot access us through our telephone lines, our website will be updated with further information at www.bankcbn.com.
- Business Continuity Plan. It is the policy of the Bank to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the Bank's books and records, and allowing our customers to transact business. Our BCP is designed to permit us to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our BCP addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, and counterparty impact; regulatory reporting; and assuring our customers prompt access to their accounts if we are unable to continue our operations.

We backup our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, the objective is to restore our operations and be able to complete existing transactions and accept new transactions as soon as possible. Your transactions could be delayed during this period.

- Varying Disruptions. Significant business disruptions can vary in scope, such as a single office or facility, the immediate area where more than one office or facility is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption where only a single location is affected, we will transfer our operations to a location when appropriate and expect to recover and resume operations as soon as possible. In a disruption affecting multiple offices or facilities such as a city or region, we will transfer our operations to a location outside of the affected area, and recover and resume operations as soon as possible. In either situation, we plan to continue in business, and will notify you through our web site at www.bankcbn.com. All telephone calls placed to our main line will be forwarded to our alternate location if telephone service has not been interrupted.
- Additional Information. Please contact us by telephone at **(615) 327-9787** or **(866) 910-2735** if you have questions about the Bank's Business Continuity Plan."