Internet Privacy Statement

At CNB Bank & Trust, N.A. we recognize that privacy and security of personal financial information is a concern to our customers. We have taken care in establishing and implementing policies and procedures to protect this information.

Your privacy is considered in all aspects of our business. Management and employees of CNB Bank & Trust, N.A. recognize the trust you have placed in us and in our responsibility regarding your financial privacy. It is the responsibility of each CNB Bank & Trust, N.A. employee to safeguard the privacy and confidentiality of all customer information, which is emphasized in a formal Code of Conduct, acknowledged by each employee on an annual basis.

Collection of Customer Information

CNB Bank & Trust, N.A. receives and retains information about its customers through many sources. Some information is provided to us directly by customers themselves. The Bank, as a function of customer service, collects additional data. Still more data is obtained from outside sources. We will limit the use and collection of customer information to that which is necessary to maintain and administer financial services, provide excellent service, and offer new products and services that may be of benefit to our customers. CNB Bank & Trust, N.A. is committed to fully comply with the laws and regulations that have been established to protect the confidentiality of customer information. For example, we collect and retain information from you on applications and forms, and about your transactions with affiliates, nonaffiliated third parties and us.

Sharing of Information

CNB Bank & Trust, N.A. does exchange information about our customers to reputable information reporting agencies, in accordance with standard banking industry practice, to maximize the accuracy and security of such information and to verify the existence and condition of customers' accounts.

CNB Bank & Trust, N.A. does not sell our customers' information to third parties. We do not give customer information to third parties except where necessary to assist you in conducting your transactions with us. We do not disclose any information about our customers or former customers to anyone, including nonaffiliated third parties, except as permitted by law. We only share customer information with third parties with whom we have contacted to provide operational functions on behalf of the bank and its customers. We share this information only after they have contractually agreed that it will be treated confidentially, and that it will only be used for the purposes intended. We do not sell any customer information to anyone.

Security Statement

We safeguard information according to established security standards and procedures, ever mindful of new developments in technology for protecting information. All of our operational data processing systems, as well as those of our vendors, operate in a secure environment that protects your account information from access by third parties. We maintain and grant access to customer information only in accordance with our internal security standards.

Web Site Security

CNB Bank & Trust, N.A. provides Internet banking through a third party provider. The provider requires all of its divisions and companies to take proactive steps to ensure any personally identifiable information you provide or receive is delivered in a safe and secure manner. State of the art secure-connection hardware and software are in place to assure the security of online communications.

Our Web Site includes both public and non-public areas. Those areas which are not public will require the customer to enter their user ID and password. When accessing online information with CNB Bank & Trust, N.A., the connection is automatically converted to a secure Internet communications session.

Your Agreement to These Privacy Principles

By accessing this site, you agree to these Privacy Principles. If you do not agree, please do not use our site. These Privacy Principles do not modify or supplement any existing agreement that we may have with you and are not intended to be incorporated as part of any future agreement between us.

CNB Bank & Trust, N.A. continues to monitor and review the privacy measures that it has in place to protect customer information. These measures are updated as practices change and new technology becomes available.

This Privacy Policy applies to both Consumer and Commercial accounts alike, and we reserve the right to change it, along with related provisions, at any time. To receive a written copy of this policy, please submit an Email or write us at the address listed below.

Compliance Officer
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