

FACTS**WHAT DOES CITIZENS REPUBLIC BANCORP, INC. 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 and assets
- Account balance and overdraft history
- Payment history and transaction history

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

How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Citizens Republic Bancorp, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Republic Bancorp, Inc. 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	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	Yes	No
For non affiliates' to market to you	No	We don't share

Questions?

Call (800) 806-1692 or go to www.citizensbanking.com

Who we are

Who is providing this notice?

Citizens Republic Bancorp, Inc. and its affiliates Citizens Bank and Citizens Bank Wealth Management, N.A.

What we do

How does Citizens 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.

In addition, we restrict access to information to those staff members who have a business need to know such information.

How does Citizens collect my personal information?

We collect your personal information, for example, when you

- Open an account or make a deposit or withdrawal
- Apply for a loan or make a payment
- Use your debit card or our ATMs

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include Citizens Bank and Citizens Bank Wealth Management, N.A. We do not share income or credit history with our affiliates.*

Non Affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We share with nonaffiliates who provide support services, such as our statement printing service provider.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *We share with our joint marketing partners, such as credit card companies, to offer you additional services that might be of value.*

Other important information

Call (800) 806-1692 or go to www.citizensbanking.com