

Privacy Policy

INFORMATION WE COLLECT

The information we collect is limited to what we believe is necessary or useful to conduct our business; to administer your records, accounts and funds; to comply with laws and regulations; to help us design or improve products and services; and to understand your financial needs so that we can provide you with quality products and superior service.

We collect this information from:

- Information we receive from you on applications or other forms, such as your name, address, phone number, social security number, assets, income and other debts.
- Information about your transactions and experiences with us, our affiliates or others, such as your account balance, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer report, such as information regarding your creditworthiness or credit history.
- Information we obtain from outside sources relating to your employment, credit or other relationships with you, such as verification of employment history, loan or credit card balances, or insurance coverage.
- Information we have obtained at your request, such as aggregated information from multiple financial service providers.

INFORMATION WE SHARE

With Companies That Work With Us

In order to conduct company business, and to offer products or services that may complement your relationship with us, we may share some or all of the information we collect, with the following companies (including our affiliates):

- Companies that perform services for us or on our behalf, such as vendors we hire to prepare account statements or to provide support for one or more of our products and services.
- Companies that perform marketing services on our behalf or other financial institutions with which we have joint marketing agreements, such as insurance companies and credit card issuers.

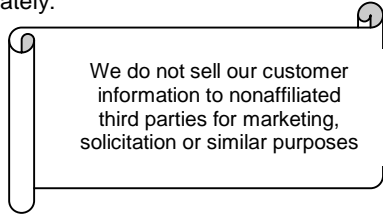
Sharing In Other Situations

We may share some or all of the information we collect, as described above, as otherwise authorized or required under applicable law. This includes, for example disclosures to credit reporting agencies; disclosures to process and service your requested or authorized transactions; disclosures in connection with recording deeds of trust, mortgages and other security instruments in public records; disclosures in connection with subpoenas or other legal processes; disclosures as part of fraud investigations; disclosures in connection with audits and examinations; and disclosures pursuant to your authorization or consent.

PROTECTING INFORMATION ABOUT YOU

We restrict access to information about you to those employees who need to know that information as part of their job responsibilities. We also educate our employees about the importance of confidentiality and customer privacy (including former customers) through standard operating procedures, special training programs and our Code of Conduct. We take appropriate disciplinary measures to enforce employee privacy responsibilities. CNB also maintains physical, electronic and procedural safeguards to guard your information. CNB does not contact customers via e-mail to verify or request personal or account information. If you receive such a fraudulent e-mail, please do not respond. If you believe your account may have been compromised, contact your local branch immediately:

Enid	580-233-3535
Bartlesville	918-333-0380
Blackwell	580-363-3313
Mooreland	580-994-2162
Woodward	580-254-3233



We do not sell our customer information to nonaffiliated third parties for marketing, solicitation or similar purposes