CITIZENS BANK AND TRUST COMPANY
Notice Regarding Non-VISA PINLess Debit Card Transactions

Citizens Bank and Trust Company allows non-VISA debit transaction processing, which does not require that all such non-VISA Debit Card transactions be authenticated with your Personal Identification Number (PIN).

Examples of non-VISA debit transactions are listed below:

* To initiate a non-VISA debit transaction, you may enter a PIN at a Point of Sale (POS) terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-VISA debit transaction. These transactions are enabled through the PULSE network, which is associated with your Citizens Bank and Trust Company VISA Debit Card, but is not a part of VISA .

* The PULSE network also allows the PINless bill-payment debits and credits for specific merchant types such as utility, property management and government payments.

Examples to initiate a VISA debit transaction:

* Examples of the types of actions that may be required by you to initiate a VISA debit transaction include: signing a receipt, providing a card number using Verified by VISA over the Internet or swiping your card through a Point of Sale (POS) terminal, and choosing to route the transaction over a VISA network.

* Please note that the terms and conditions of your agreement with us relating to VISA debit transaction do not apply to non-VISA debit transactions. For example, the additional limits on liability (Sometimes referred to as VISA debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program).

Should you have questions regarding PINless non-VISA transaction and your rights and obligations related to such transactions, please contact our Account Services Department at:

Citizens Bank and Trust Company, P. O. Box 469, Van Buren, AR 72957 Telephone: (479) 474-1201.