

FACTS

WHAT DOES COMMUNITY STATE BANK 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Community State Bank chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Community State Bank share?
	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
	For our marketing purposes— to offer our products and services to you	No
	For joint marketing with other financial companies	No
	For our affiliates' everyday business purposes— information about your transactions and experiences	No
	For our affiliates' everyday business purposes— information about your creditworthiness	No
	For our affiliates to market to you	No
	For nonaffiliates to market to you	No
Questions?	Call 405-853-6880 or go to www.mycsb.com/feedback.htm	

Who we are	
Who is providing this notice?	Community State Bank - Cashion, Dover, and Hennessey
What we do	
How does Community State Bank 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.
How does Community State Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open a new account or deposit money ■ apply for a loan or pay your bills ■ use your VISA check card <p>We also collect your personal information from others, such as credit bureaus.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Community State Bank does not have affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Community State Bank does not share with nonaffiliates</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Community State Bank does not share your information for marketing purposes</i>
Other important information	
*Community State Bank shares your information with our vendor's, but this is never for marketing purposes, and those vendor's have strict privacy rules.	