

# Community State Bank

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## FACTS: WHAT DOES COMMUNITY STATE BANK DO WITH YOUR PERSONAL INFORMATION?

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**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.

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**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 income
- Account balances and payment history
- Credit history and credit scores

When you are no longer our customer, we do not disclose information, except as permitted by law.

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**How?** All financial companies need to share customers' personal information to run their everyday business. In this 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.

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Reasons we can share your personal information	Does Community State Bank 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	No	No
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes-information about your transactions and experiences	No	No
For our affiliates to market to you	No	No
For non-affiliates to market to you	No	No

## **Questions?**

Call 573-588-4101 or go to [www.commbankonline.com](http://www.commbankonline.com)

## **Who we are:**

**Who is providing this notice?**

Community State Bank

## **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?**

We collect your personal information, for example, when you

- \* Open an account or deposit money
- \* Pay your bills or apply for a loan
- \* Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### **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 non-affiliates 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 non-financial companies.

**Non-affiliates:** Companies not related by common ownership or control. They can be financial or non-financial companies.

**Joint Marketing:** A formal agreement between non-affiliated financial companies that together market financial products or services to you.