

| <b>FACTS</b> | <b>WHAT DOES CENTRAL STATE BANK DO WITH YOUR PERSONAL INFORMATION?</b>   |
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| <b>WHY?</b>  | 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.   |
| <b>WHAT?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include:<br><br>Social Security number and income<br>Account balances and payment history<br>Credit history and credit scores<br><br>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. |
| <b>HOW?</b>  | 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 Central State Bank chooses to share; and whether you can limit this sharing.  |

| <b>Reasons we can share your personal Information</b>  | <b>Does Central State Bank share?</b> | <b>Can you limit This sharing?</b> |
|--|---------------------------------------|------------------------------------|
| <b>For our everyday business purposes –</b><br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | YES                                   | NO                                 |
| <b>For our marketing purposes –</b><br>To offer our products and services to you   | NO                                    | NO                                 |
| <b>For joint marketing with other financial companies -</b>  | NO                                    | NO                                 |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your transactions and experiences   | NO                                    | NO                                 |
| <b>For our affiliates' everyday business purposes –</b><br>Information about your credit worthiness  | NO                                    | NO                                 |
| <b>For our affiliates to market to you</b>   | NO                                    | NO                                 |
| <b>For nonaffiliates to market to you</b>  | NO                                    | NO                                 |

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| <b>Questions?</b> | Call (217) 223-0500 or go to <a href="http://www.csb123.com">www.csb123.com</a> |
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| <b>Who we are</b>                    |                    |
|--------------------------------------|--------------------|
| <b>Who is providing this notice?</b> | Central State Bank |

| <b>What we do</b>   |   |
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| <b>How does Central State Bank protect my personal information?</b> | 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.   |
| <b>How does Central State Bank collect my personal information</b>  | We collect your personal information, for example, when you<br><br>Open an account or deposit money<br>Pay your bills or apply for a loan<br>Use your credit or debit<br><br>We also collect your personal information from others, such as credit bureaus.   |
| <b>Why can't I limit all sharing?</b>                               | Federal law gives you the right to limit only:<br><br>Sharing for affiliates' everyday business purposes – information about your creditworthiness<br>affiliates from using your information to market to you<br>sharing for nonaffiliates to market to you<br><br>State laws and individual companies may give you additional rights to limit sharing. |

| <b>Definitions</b>     |   |
|------------------------|---|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies.<br><br>Our affiliates include companies with a common corporate identity of Central State Bank; financial companies such as Clayton Bancshares Inc. |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies.   |
| <b>Joint marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.<br><br>Central State Bank does not jointly market.   |

| <b>Other important information</b>   |
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| Central State Bank works diligently to safeguard the information you give to us. We do NOT share any information about you, except as permitted by law. We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information. |