

Understanding your information privacy

FACTS	WHAT DOES CENTRAL STATE BANK DO WITH YOUR PERSONAL INFORMATION?	Rev 1/12
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 • Account balance and Payment history • Credit history and Credit Score <p>When you are no longer 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 Central State Bank chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Central 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 (as long as you remain our customer)	YES	NO
For joint marketing with other financial companies	NO	We Don't Share
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We Don't Share
For non-affiliates to market to you	NO	We Don't Share

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt out of the disclosure.

Questions? Call 205-668-0711 or go to www.centralstatebank.com

Who we are	
Who is providing this notice?	CENTRAL STATE BANK
What we do	
How does Central 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. The Bank will protect consumer privacy by ensuring that only employees who have a business reason for knowing information have access to it. For example, information in loan files can only be accessed by employees who work in the loan origination or loan operations department.
How does Central State Bank collect my personal information?	We collect your personal information, for example, when we • Receive information from you on applications or other forms. • Receive information about your transactions with us, our affiliates, or others. • Receive information from a consumer reporting agency
Why can't I limit all sharing?	Federal law gives you the right to limit only a sharing for affiliates' everyday

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 nonfinancial companies. Central State Bank does not share with our affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Central State Bank does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Central State Bank does not jointly market
Other important information	
Central State Bank is committed to protecting the privacy of our customers. Our goal is to safeguard and respect the confidentiality of your information.	



Central State Bank
 PO Box 180
 Calera, Alabama 35040-0180
 NMLS: 476528

Main Office (205) 668-0711 | **Airport Office** (205) 621-1000 | **Pelham Office** (205) 605-0350 | **Limestone Office** (205) 668-7878


