

Privacy Policy

6/27/2012

FACTS	WHAT DOES CHELSEA 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • transaction history and credit history
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 Chelsea State Bank chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Chelsea 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	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 our affiliates to market to you	YES	YES
For nonaffiliates to market to you	NO	We don't share

To limit our	<ul style="list-style-type: none"> • Call (734) 475-1355 or • Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30</p>
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online banking

access id password:

[Log In](#) [forgot passcode?](#)

Not Enrolled?
Manage accounts, transfer funds, pay bills, and more.

[Enroll](#) | [Enroll Business](#)
[Demo](#) | [More Info](#)

mobile banking

[Try it out - Here](#)

Sharing

days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call (734) 475-1355 or go to www.csbonline.com.

Mail-in Form

Mark any/all you want to limit:

Leave Blank

Do not allow your affiliates to use my personal information to market to me.

OR

If you have a joint account, your choice will apply to everyone on your account unless you mark below.

Apply my choices only to me

Name
Address

City, State,
Zip

Mail to:

Chelsea State
Bank
1010 South Main
St.
Chelsea, MI
48118

Who we are

Who is providing this notice?

Chelsea State Bank

What we do

How does Chelsea 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 Chelsea 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 debit card or perform a transaction with us and others

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us other wise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies such as CSB Investment Services*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Chelsea State Bank does not share with nonaffiliates*

so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Chelsea State Bank doesn't jointly market.*

Other important information

From time to time, we may change the policies and procedures provided in this Privacy Statement, due to changes in the law, or changes in our operations, and we will notify you of these changes as required by law.

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