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## Privacy Disclosure Notice

### Citizens State Bank

#### Wyoming, Olin & Oxford Junction

*Revised June 2010*

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|--------------|--|
| <b>Facts</b> | <b>What Does Citizens State Bank Do With Your Personal Information?</b>  |
| <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: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Credit history</li> <li>• Payment history</li> <li>• Credit card or other debt</li> <li>• Transaction or loss history</li> <li>• Mortgage rate and payments</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p> |
| <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 Citizens State Bank chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does Citizens State Bank share information? | Can you limit this sharing? |
|--|---|-----------------------------|
| For our everyday business purpose — such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to the credit bureaus | Yes   | No                          |
| For our marketing purposes — to offer our products and services to you   | No  | We don't share              |

|  |    |                |
|--|----|----------------|
| For joint marketing with other financial companies   | No | We don't share |
| For our affiliates' everyday business purpose — information about your transactions and experiences: | No | We don't share |
| For our affiliates' everyday business purpose — information about your creditworthiness              | No | We don't share |
| For non-affiliates to market to you  | No | We don't share |

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| <b>Questions?</b> | <p>Call <b>563-488-2211</b> or go to <a href="mailto:csbhc@netins.net">csbhc@netins.net</a>.</p> <p><i>Do not send personal information via email.</i></p> |
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### What We Do

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| <b>How does Citizens State 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.                             |
| <b>How does Citizens State collect personal information?</b>    | <p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Make deposits or withdrawals from your account</li> <li>• Deposit money</li> <li>• Apply for a loan</li> <li>• Apply for financing</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>                   |
| <b>Why can't I limit all sharing?</b>                           | <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |

### Definitions

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| <b>Affiliates</b> | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>* Citizens State Bank has no affiliates.</i></p> |
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| <b>Non-affiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>* Citizens State Bank does not share with nonaffiliates so they can market to you.</i></p> |
| <b>Joint Marketing</b> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>* Citizens State Bank doesn't jointly market.</i></p>                     |