



CITIZENS STATE BANK

Rev. 12/2010

FACTS

WHAT DOES CITIZENS 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. | | | | | | | | |
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| 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> <table><tr><td> Social Security number</td><td> Credit history</td></tr><tr><td> Account balances</td><td> Overdraft history</td></tr><tr><td> Payment history</td><td> Checking account information</td></tr></table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> | | | Social Security number | Credit history | Account balances | Overdraft history | Payment history | Checking account information |
| Social Security number | Credit history | | | | | | | | |
| Account balances | Overdraft history | | | | | | | | |
| Payment history | Checking account information | | | | | | | | |
| 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 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? | 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 | We don't share | | | | | | |
| 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 nonaffiliates to market to you | | No | We don't share | | | | | | |
| Questions? | Call toll-free (800) 222.4252 or go to www.csbsealy.com | | | | | | | | |

| What We Do | |
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| How does Citizens 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 Citizens State Bank collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ┆ Open an account ┆ Apply for a loan ┆ Give us your income information ┆ Provide employment information ┆ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ┆ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ┆ <i>Citizens State Bank has no affiliates.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ┆ <i>Citizens State Bank does not share with nonaffiliates so they can market to you.</i> |
| Joint Marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ┆ <i>Citizens State Bank doesn't jointly market.</i> |
| Other Important Information | |
| <p>For Texas Bank Customers. The Citizens State Bank is chartered, licensed or registered under the laws of the State of Texas and, by state law, is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Citizens State Bank should contact the Texas Department of Banking through one of the means indicated below: In person, or by U.S. Mail: 2601 North Lamar Boulevard, Suite 300, Austin, Texas 78705-4294; Telephone No. (877) 276-5554; Fax No. (512) 475-1313; E-mail: consumer.complaints@banking.state.tx.us, Website: www.banking.state.tx.us.</p> | |