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Yesterday, Today, and Tomorrow....Come be a part of the Legacy.

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# Privacy Policy

**Effective 11/08**

Citizens State Bank recognizes the importance our customers place on privacy and the security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. We have described these measures in our **Privacy Notice** and our **Internet Privacy Practices**.

Additionally, we have included procedures for you to contact Banking officials in the **Consumer Complaint Process**.

- o Our [Privacy Notice](#) explains our notice for sharing of customer information and provides you with the ability to opt out (restrict) the sharing of certain information.
- o Our [Internet Privacy Practices](#) explains the specifics steps we are taking to protect your privacy through our Internet Services.
- o Our [Internet Banking Agreement & Disclosures](#) provide the details for access and associated fees related to our Internet Banking services.
- o Our [Consumer Complaint Process](#) explains how and where you can notify Banking officials of the performance of Citizens State Bank.

## Privacy Notice

### 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.**

**WHAT? The types of personal information we collect and share depends on the product or service you have with us. This information can include:**

- Social Security number and Account balances
- Credit history and Payment history
- Transaction history and Transaction or loss history

**When you are no longer our customer, we continue to share your information as described in this notice.**

**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?
<b>For our everyday business purposes-</b> 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> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday</b>		

<b>business purposes-</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**QUESTIONS? Call 409-283-2561 or go to [www.citizensbank.net](http://www.citizensbank.net)**

WHAT WE DO	
<b>How does Citizens 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 Citizens State Bank collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or open an account</li> <li>• Provide account information or make deposits or withdrawals from your account</li> <li>• Show your driver's license</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 nonaffiliates to market to you</li> </ul> <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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Citizens State Bank has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Citizens State Bank does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our Joint marketing partners include Credit Card Company.</i></li> </ul>

**OTHER IMPORTANT INFORMATION**

**The Citizens State Bank of Woodville, Texas, is chartered 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 of Woodville, Texas should contact the Texas Department of Banking. Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:**

**In person or U.S. Mail:  
Texas Department of Banking  
2601 North Lamar Boulevard, Suite 300,  
Austin, Texas 78705-4294**

**Telephone No: (877) 276-5554 Fax No: (512) 475-1313  
Email: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov) Website:  
[www.dob.texas.gov](http://www.dob.texas.gov)**

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## Internet Privacy Practices

Effective 11/16/07

Citizens State Bank ("the Bank") recognizes the importance our customers place on privacy and the security of their personal information. Our goal is to protect your personal information in every way that we interact with you through the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. We have developed this paper to help you to understand the steps we take to protect your personal information through our Internet Services. Please refer to our Privacy Notice for explanation and details of the Bank's Privacy Policy.

For the purposes of this paper, *Portal* means the section of our website that allows individual customers to not only access the information, but to also personalize certain content and layout.

### Practices Updates

New product releases may require changes to our Internet Privacy Practices. The effective date of the paper will always be clearly displayed at the top of the paper. Please periodically refer to this paper for the latest information.

### How We Gather Information

As part of providing financial products or services, we may obtain information about our customers and consumers from the following sources:

- o Information we receive from you on applications, emails, or other forms;
- o Information you provide when you choose to customize the Portal; and
- o Information that is generated electronically when you visit our website and use our Internet Banking and Portal Services.

### Confidentiality, Security, and Integrity of Your Nonpublic Personal Information

The Bank has developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information to a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities. We offer secure email through our Internet Banking Service. You should use the secure mail service anytime you send us sensitive personal information.

Our Internet Banking Service Provider, FundsXpress Financial Network, Inc. ("FundsXpress"), has also developed security policies and procedures to protect the customer information that they must collect and maintain to help us process your banking transactions over the Internet. They have developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the FundsXpress environment. For more information on the FundsXpress security measures, please visit their website at [www.fundsxpress.com](http://www.fundsxpress.com).

### Privacy for Internet Users

Our commitment to safeguard your privacy also extends to the Internet. If you are just browsing through our Portal, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and in furtherance of the purpose for which it was provided.

Our Internet Banking Service Provider, FundsXpress, may collect general information at our Portal simply to help us provide financial services to you online. They collect certain information on our behalf for security and statistical purposes. The information collected for these purposes may include:

- o The Internet address (referral site) which brought you to our website;
- o The date and time you access our site;
- o The name and version of your web browser;
- o The Internet Service Provider you used when you accessed our site;
- o Your Internet Protocol (IP) address; and
- o The pages visited in our website and Portal.

FundsXpress may use cookies to collect this general information on all website and Portal Visitors. They also use cookies for security purposes in our Internet Banking Service and for customization and personalization of the Portal.

Additional information about IP addresses and cookies are provided below.

### Internet Protocol (IP) Addresses

An IP address is a number that's automatically assigned to your computer whenever you're on the Internet. Web servers, the computers that "serve up" Web pages, automatically identify your computer by its IP address.

When collecting information for us, FundsXpress does not link IP addresses to anything personally identifiable, which means that a user's session will be logged, but the user remains anonymous.

FundsXpress may use IP addresses to audit the use of our site. They can and will use IP addresses to identify a user when necessary for security purposes.

### What is a Cookie?

A cookie is a very small text file sent by a web server and stored on your hard drive, your computer's

memory, or in your browser so that it can be read back later. Cookies cannot "read" information about you from your computer or be used to "steal" information about you; and cookies don't carry viruses. Cookies are a basic way for a server to identify you (most cookies actually identify the computer you happen to be using at the time, not you personally). Cookies are used for many things from personalizing start up pages to facilitating online purchases. Cookies help sites recognize return visitors and they perform a very important function when you engage in secure Internet Banking. For your security, we do not store any of your personal information in our cookies. The cookies used in our Internet Banking Service and Portal are further described below.

#### Internet Banking Cookies

FundsXpress uses encrypted cookies that do not pass to your computer's hard drive. Instead, the cookie is stored in your computer's memory, identifying only your computer while you are logged on. Only FundsXpress can read the information in these cookies. This Internet Banking cookie allows FundsXpress to process multiple transactions during your session without requiring you to reenter your pass code for each individual transaction. The cookies for Internet Banking simply provide another level of security for our Internet Banking Service. When you log off, or close your browser, the cookie is destroyed. A new cookie is used for each session. That way, no one can use the prior cookie to access your account. For additional security, the cookie expires after 10 minutes of inactivity. It must then be renewed by reentering your pass code. FundsXpress does not (and cannot) use this cookie to collect or obtain new personal information about you. You must allow your browser to accept this cookie so you can use the Internet Banking Service.

#### Portal Cookies:

FundsXpress uses several cookies to provide features within the Portal. They send a "Web Trends" cookie to all Portal visitors in order to help us collect general information on all Portal visitors. This cookie is sent to your computer hard drive and provides us information such as; when you accessed our site, which pages you accessed in the Portal, and what Internet Provider you used when you accessed our site. The information collected through this cookie is not personally identifiable and is only used for statistical purposes to assist us in our planning process and our marketing program.

When visitors register on the Portal and select the "Remember Me" checkbox, FundsXpress sends additional cookies to your hard drive, which enable you to customize the Portal and bypass the login process each time you revisit the Portal. These cookies are retained on your computer until you either delete them or click on the Logout link within the Portal. These cookies only contain a unique user identification number and do not contain or collect any personally identifiable information.

When registered users login to the Portal, FundsXpress sends an additional cookie called a "per-session" cookie or "server-side" cookie. This "server-side" cookie resides in the browser and is only used by FundsXpress to monitor the session by a unique identification number. This cookie is used for security purposes and you must allow your browser to accept the "server-side" cookie to use the Portal. The cookie is destroyed after eight hours.

When you click on advertisements of third party merchants within the Portal, they may also send you a cookie to collect general nonpersonally identifiable information. You do not have to accept these cookies to use the Portal.

#### Email Policies

We do provide secure email through our Internet Banking Service. The secure email actually encrypts the information before sending it to the Bank. Only Bank staff with proper authority can view and process the secure email from our Internet Banking Service. If you need to communicate any sensitive information to the Bank, please utilize this secure email. Do not send any private information through unsecured email.

#### External Third Party Links

Our Portal and Website have numerous links to other third party sites. These links to external third parties are offered as a courtesy and a convenience to our customers.

CITIZENS STATE BANK is not responsible for the privacy practices or the content of such web sites. As a general rule, you should always look for and review a site's privacy NOTICE before giving out any personal information.

Third party merchants may collect personal information from you when you visit their sites. For example, they collect personal information from you when you provide billing information or send them an email. Some third party merchants may also send you a cookie to collect data on your Internet usage and preferences. When you click on advertisements at third party sites, the advertising company may also send you a cookie. With the exception of our service provider, FundsXpress, we do NOT have access to the information collected by any third party, nor can we control how they use this information. If you have questions or concerns about the privacy policies and practices of these third parties, please review their websites and contact them directly.

#### Questions

If you have any questions regarding Citizens State Bank's Internet Privacy Practices, please contact us

Via Phone:

Customer Service

1-877-3HERE 4 U.

Via Email:

[customerservice@citizensbank.net](mailto:customerservice@citizensbank.net)

Via Traditional Mail:

Citizens State Bank

Attn: Customer Service

P. O. Box 109  
Woodville, TX 75979  
Fax (409)283-2985

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#### Consumer Complaint Process

The Citizens State Bank of Woodville, Texas, is chartered 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 of Woodville, Texas should contact the Texas Department of Banking.

Consumers may file complaints with the Texas Department of Banking by contacting the Department through one of the means indicated below:

**In person or U.S. Mail:**  
Texas Department of Banking

2601 North Lamar Boulevard, Suite 300

Austin Texas 78705-4294

Telephone No: (877) 276-5554 Fax No: (512) 475-1313

E-mail: [consumer.complaints@dob.texas.gov](mailto:consumer.complaints@dob.texas.gov)

Website: [www.dob.texas.gov](http://www.dob.texas.gov)

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