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Privacy Policy

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Revised 05/20122 Patriot Act FACTS WHAT DOES CITIZENS STATE BANK of HAYFIELD DO WITH YOUR PERSONAL INFORMATION? Local Links 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 **Privacy** Policy information. Please read this notice carefully to understand what we do. Feedback What? The types of personal information we collect and share depend on the product or service you have with us. This information can include: Hayfield Social Security number and Account Balances Payment History and Transaction history Credit History and Checking Account Dodge Center Branch Information When you are *no longer* our customer, we continue to share Mantorville 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?
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 507-477-2212 or go to <u>www.csbanknm.com</u>		1	
Who we are				
Who is providing this notice?		Citizens State Bank of Hayfield		
What we do				
How does Citizens State Bank protect my personal		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These		

information?	measures include computer safeguards and secured files and buildings.	
	We maintain physical and procedural safeguards that comply with federal standards to guard your nonpublic personal information	
How does Citizens State Bank collect my personal information?	 We collect your personal information, for example, when you Open and account or Apply for a loan Provide Account information or Show your government issued ID Show your drivers licence We also collect your personal information from 	
	others, such as credit card 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 non-affiliates to market to you 	
	State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. <i>Citizens State Bank of Hayfield does not</i> share with affiliates.	
Non Affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. <i>Citizens State Bank of Hayfield does not</i> share with non affiliates so they can market to you.	
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. <i>Citizens State Bank of Hayfield does not jointly market.</i>	
Other Important Information		

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