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WHAT DOES COMMUNITY STATE BANK DO WITH YOUR PERSONAL INFORMATION?

FACTS

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?	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 • Credit history and credit scores
	When you are <i>no longer</i> 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 Community State Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does/does not share?	Can you limit sharing?
For our everyday business purposes – Such as to process your transactions, maintain you 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	NA
For our affiliate's everyday business purposes – Information about your transactions and experiences.	Yes	No
For our affiliate's everyday	Yes	No

business purposes – Information about your creditworthiness.		
For affiliates to market to you.	No	NA
For non-affiliates to market to you.	No	NA
Questions? Call 620-251-1313		

Who we are	
Who is providing this notice?	Community State Bank
What we do	
How does Community 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 Community 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 or deposit money • Pay your bills or apply for a loan • Use your debit card <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 non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</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>Our affiliates include Coffeyville Bancorp, Inc.</i>
Non-affiliates	<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>Community State Bank does not share with non-affiliates so they</i>

	<i>can market to you.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• <i>Community State Bank does not share for joint marketing.</i>

INTERNET PRIVACY

Visitors to Community State Bank's Web site remain anonymous. We do not collect identifying information about visitors to our site. We may use standard software to collect non-identifying information about our visitors, such as

- ◆ Date and time our site was accessed
- ◆ IP address (A numeric address given to servers connected to the Internet)
- ◆ Web browser used
- ◆ City, State, and Country

The bank uses this information to create summary statistics and to determine the level of interest in information available on our site.

Visitors may elect to provide us with personal information. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.

For more information or questions regarding this policy, contact us at:

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